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1985

Sixty-Sixth

Annual Report

Department of Banking and Finance

State of Georgia

by

Commissioner

DEPARTMENT OF BANKING AND FINANCE

STATE OF GEORGIA

ATLANTA

SIXTY-SIXTH ANNUAL REPORT

YEAR ENDING DECEMBER 31, 1985

* * * *

E. D. "JACK" DUNN
COMMISSIONER

ROBERT M. MOLER
DEPUTY COMMISSIONER

* * * *

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HISTORY OF THE DEPARTMENT

1919.....1985

The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965): Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 7 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976 to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions and building and loan associations. Most recently, bank holding companies have been permitted to expand within a ten state southeastern region under the Department's supervision.

SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1985

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 317 State-chartered banks, 54 National banks, 159 State-chartered credit unions, 6 State-chartered savings and loan associations, 2 State-chartered savings banks, and 17 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the 371 National and State-chartered banks amounted to $47,129,019,000 reflecting an increase of $7,166,167,000 or 17.9% over 1984 assets.

Expansion of State-chartered banks through new banks, bank offices and facilities continued. An additional 8 banks and 54 banking offices and facilities opened during 1985. Nineteen offices closed or merged into National banks bringing the total of such offices to 505.

During 1985, the Department approved 51 applications by bank holding companies and one savings and loan association application, for permission to acquire controlling interest in additional Georgia banks, bank holding companies or savings and loan associations. Twenty-three of these applications were approved to establish new bank holding companies.

Eighteen international bank agencies and eight representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the Employee Retirement Income Security Act of 1976 enacted by Congress.

Articles of Amendment of Articles of Incorporation were approved for four banks to increase their outstanding capital stock. The Department approved five Articles of Amendment creating authorized but unissued shares to be issued in the future. Seventeen banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments

BANKING DIVISION (Continued)

were approved forone bank to change the par value of its shares, for seven banks to change their names, and for four (banks to acquire trust powers. Permission was granted for four banks to issue subordinated securities.

THRIFT INSTITUTIONS DIVISION

Credit Unions operating under State charter have experienced steady growth during 1985. Consolidated financial and statistical reports of the 159 State-chartered credit unions reflect an increase in total assets of $300,709,000 or 24.0% to a total of $1,552,712,000. All State-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or the Georgia Credit Union Deposit Insurance Corporation.

Total assets of six State-chartered savings and loan associations as of December 31, 1985, were $144,057,000 and two State-chartered savings banks were $40,121,000. All such institutions carry either federal or private deposit insurance.

At year-end the Georgia Credit Union Deposit Insurance Corporation had total resources of $6,835,414 and insured deposits of 123 credit unions and six savings and loan associations having total insured deposits of $989,853,849.

SALE OF CHECKS ACT

The Department of Banking and Finance supervises the licensing licensing of check sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Seventeen companies with a total of 4,172 agents throughout the State were licensed to do business under the Act during 1985.

OTHER INSTITUTIONS

The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

Reece V. Morris, CFE.....Deputy Commissioner for Administration
John B. Kline, CFE.....Deputy Commissioner for Bank Supervision
Banks, International Bank Agencies, Trusts
Steven D. Bridges, CFE.....Deputy Commissioner for Thrift Institutions
Credit Unions, Building and Loan Associations, Check Sellers
David G. Sorrell, CFE.....Director of Training
Coordinator for Training and Educational Activities
Grace M. Lurry.....Assistant Deputy Commissioner
Larry S. Moor.....Assistant Deputy Commissioner
Wayne M. Orr.....Assistant Deputy Commissioner
Ralph J. Shire.....Assistant Deputy Commissioner
C. Craig Smith.....Assistant Deputy Commissioner
Examination Report Review, Holding Companies, Relocations, Mergers, and Other Applications, Securities Approvals, Consumer Affairs, Technical and Legal
Melinda G. Kinard.....Senior Financial Examiner
Coordinator for EDP Activities
Barbara Moore.....Accountant
Accounting and Fiscal
Jeannie Benefield.....Administrative Assistant for Banks
Dianne Blackstone.....Administrative Assistant for Banks
Vickie Busby.....Administrative Assistant for Thrifts
Corporate Matters, Consumer Affairs, Pending Applications, Department Bulletin, Examination Report Review, Statistical Reports, Technical and Legal
Maggie Smith.....Personnel Manager
Personnel
Sonja Hencely.....Secretary to Commissioner/Deputy Commissioner
Appointments, Conferences and Seminars, Information, Forms and Applications
Vicki Allemand.....Secretary Typist
Tammye Bogus.....Secretary Typist
Susan Brown.....Principal Secretary
Regina Buchanan.....Senior Secretary Typist
Renate Carroll.....Accounting Technician
Irene Cox.....Senior Secretary Typist
Beverly Fitzpatrick.....Principal Clerk
Marilyn Fuller.....Principal Secretary
Terry Glover.....Senior Clerk
Marilou Harvey.....Principal Secretary
Bonnie Steele.....Principal Clerk

FIELD EXAMINERS

DISTRICT	DISTRICT DIRECTOR	SENIOR EXAMINERS	EXAMINERS	ASSISTANT AND SENIOR ASSISTANT EXAMINERS
NORTHWEST	Jackson D. Hardy	William Atkins James Brooks	James Emory Victor Greene Larry Moody	David G. Aten Benjamin Blasingame Robert Braswell Ronald Furukawa Randy Jones Louis Otos
NORTHEAST	David A. Hancock	Drexel Beck	Princess Brown Nan Ansley Michael Killeen Ned Overby George Reynolds Tracy Whitesides James Winn Robert Rosentreter	Janet Blackmon Norris Barger Brett Johnson
CENTRAL	C. Douglas Peugh	Georgia High John H. Pennell Barry L. Rooks Emory Stanford	Harry Brown Bill Reed Kevin Sharpe Jenny Neville	Sandra L. Sheley Angela Ruddick
EAST CENTRAL	Robert H. Callier	Hubert C. Miller Gary Ford	Michael Hooks Dianne Hickman	Ann Adams Vicki Brantley Gary Fields William J. Mobley Steve Powell David Satterfield
SOUTHWEST	Robley S. Rigdon	Larry T. Duke Robert L. Herndon D. Ray Johnston Michael A. Rosser	Eugene Cline Joyce Jones John F. Sutphin	Wendy Banks Kenneth Dawson Gregory Lowe Gregory S. Bell
SOUTHEAST	Norman E. Mimbs	James F. Mills Billy S. Wilson Jane M. Whitfield	George Keaveney Ava Lovett Sarah Jenkins David Widincamp	Patrick Brahana Ernest Coats Jean James

CURRENT STAFF

E.D. "Jack" Dunn
Commissioner

Robert M. Moler
Deputy Commissioner

Reece V. Morris
Deputy Commissioner
for Administration

John B. Kline
Deputy Commissioner
for Banking

Steven D. Bridges
Deputy Commissioner
for Thrifts

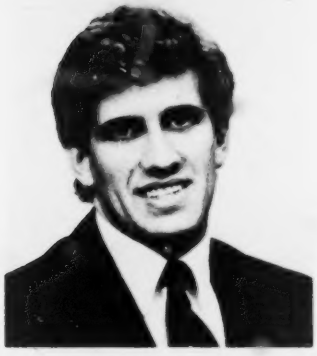
Photo
Not
Available

Ann Adams

Vicki Allemand

E. Nanette Ansley

William D. Atkins



David Aten

Wendy Banks

Photo
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Norris Barger

Drexel Beck

Photo
Not
Available

Gregory Bell

Jeannie Benefield

Janet Blackmon

Dianne Blackstone

Ben Blasingame

Tammye Bogus

Patrick Brahana

Vicki L. Brantley

Photo
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Robert Braswell

James Brooks

Harry Brown

Princess Brown

Susan Brown

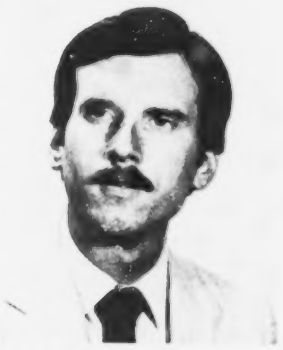
Regina Buchanan

Victoria L. Busby

Robert Callier

Renate Carroll

Gene Cline



Ernest D. Coats

Irene Cox

Ken Dawson

Larry Duke

James Emory

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Available

Gary Fields

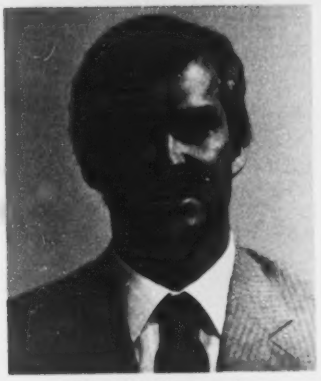
Gary Ford

Marilyn Fuller

Ron Furukawa

Terry Glover

Victor Greene



David Hancock

Jackson Hardy

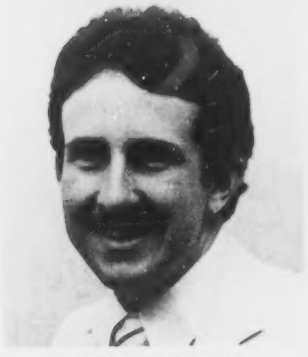
Marilou Harvey

Sonja Hencely

Larry Herndon

Dianne Hickman

Georgia High



Michael Hooks

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Sarah B. Jenkins

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Jean James

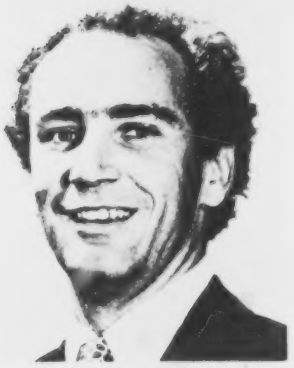
Brett Johnston

D. Ray Johnston

Joyce R. Jones

Randy Jones

George S. Keaveney



Michael Killeen

Melinda Kinard

Ava R. Lovett

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Gregory Lowe

Grace Lurry

Hubert Miller

James F. Mills

Norman E. Mimbs

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Available

William Mobley

Larry Moody

Larry S. Moor

Barbara Moore

Jenny Neville

Wayne Orr

Louis Otos

Ned Overby

John H. Pennell, II

C. Douglas Peugh

Steve Powell

Bill Reed

George Reynolds

Robley Rignon

Barry L. Rooks

Robert J. Rosentreter

Mike Rosser

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Angela Ruddick

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David Satterfield

Kevin M. Sharpe

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Sandra Sheley

Ralph J. Shire

C. Craig Smith

Maggie Smith

David Sorrell

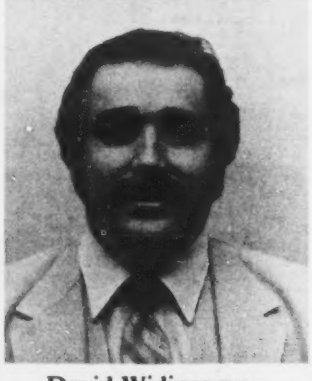
Emory Stanford

Bonnie Steele

John Sutphin, III

Tracy D. Whitesides

Jane M. Whitfield

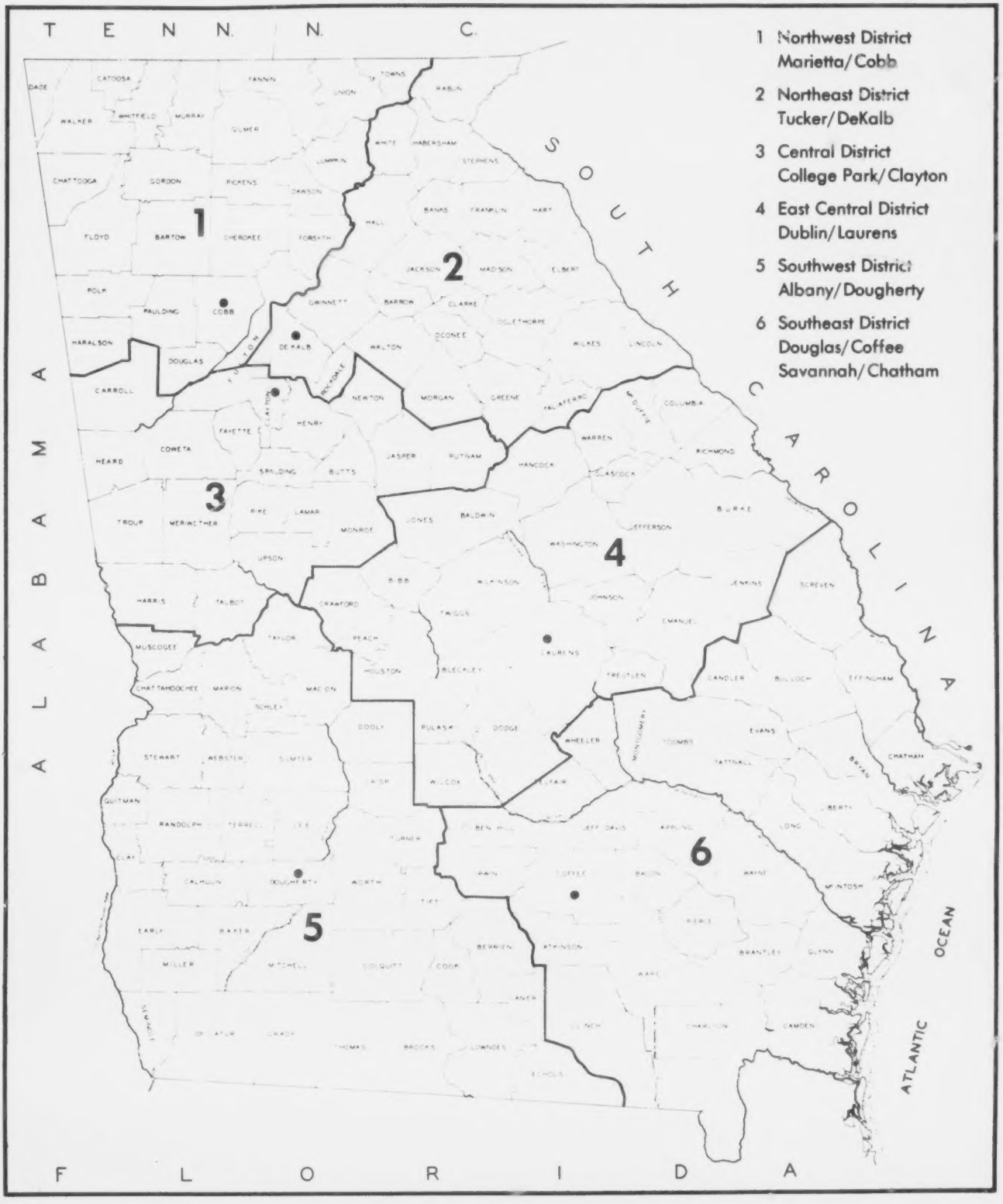


David Widincamp

Billy S. Wilson, Jr.

James Winn

EXAMINATION DISTRICTS AND DISTRICT WORK AREAS



RECEIPTS AND DISBURSEMENTS FISCAL YEAR 1985

REVENUES COLLECTED	
Bank Examination and Supervision Fees	2,981,127.50
New Bank, Bank Office and Holding Company Investigation Fees	379,390.00
Credit Union Examination and Supervision Fees	584,601.00
Sale of Checks Investigation and License Fees	25,626.00
Building and Loan Examination, Supervision and Investigation Fees	27,642.00
Holding Company Examination and Supervision Fees	151,000.00
Miscellaneous Fees and Fines	5,330.52
Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services	4,154,717.02
DISBURSEMENTS	
Personal Services	3,084,384.67
Motor Vehicle Expense	65,251.94
Supplies and Materials	22,626.51
Repairs and Maintenance	12,836.23
Travel Expense	270,829.64
Motor Vehicle Equipment Purchase	134,747.81
Printing	13,565.15
Equipment Purchases	7,056.16
Office Rent	132,043.74
Computer	122,246.55
Communications	28,768.60
Miscellaneous	29,068.96
Total Disbursements	3,923,425.96
NET REVENUES OVER DISBURSEMENTS	
Adjustment against Future Assessments	231,291.06

LEGAL HOLIDAYS - 1985

January 1 . . . . . .New Year's Day

January 19 . . . . . Robert E. Lee's Birthday

February 22 . . . . . George Washington's Birthday
(Observed Third Monday in February)

April 26 . . . . . Confederate Memorial Day

May 30 . . . . . National Memorial Day
(Observed Last Monday in May)

June 3 . . . . . Jefferson Davis's Birthday

July 4 . . . . . Independence Day

First Monday in September . . . . . Labor Day

October 12 . . . . . Columbus Day
(Observed Second Monday in October)

November 11 . . . . . .Veterans Day

Fourth Thursday in November . . . . . .Thanksgiving Day

December 25 . . . . . Christmas Day

(Whenever a public and legal holiday occurred on a Saturday, the preceding Friday was observed as a public holiday. Whenever a public and legal holiday occurred on a Sunday, the following Monday was observed as a public and legal holiday.)

ARTICLES OF INCORPORATION FOR BANKS APPROVED

NAME OF BANK	LOCATION	APPROVED
Georgia Bankers Bank	Atlanta	11-14-85
The Bank of Spalding County	Griffin	10-01-85
Commercial Exchange Bank	Kennesaw	1-08-85
Community Bank & Trust Company	Mableton	6-05-85
Smyrna Bank & Trust Co.	Smyrna	1-08-85

ARTICLES OF DISSOLUTION FOR INTERIM BANK APPROVED
(To facilitate acquisition of an existing bank)

NAME OF BANK	LOCATION	APPROVED
Greensboro Interim Bank	Atlanta	1-07-85

ARTICLES OF INCORPORATION FOR INTERIM BANK APPROVED
(To facilitate acquisition of an existing bank)

NAME OF BANK	LOCATION	APPROVED
Forsyth Interim Bank	Atlanta	1-31-85

APPLICATIONS TO CONVERT TO A STATE-CHARTERED BANK APPROVED

NAME OF BANK	LOCATION	APPROVED	EFFECTIVE
Georgia First Bank	Gainesville	12-05-85	12-05-85
(formerly Georgia First Savings and Loan Association)	Gainesville		
First Columbia Bank	Martinez	6-28-85	7-01-86
(formerly First Columbia Savings and Loan Association)	Martinez		
Sentry Bank and Trust Company	Roswell	10-04-85	10-04-85
(formerly Sentry Savings & Loan)	Atlanta		
Acquired Full Trust Powers			

MERGERS OF STATE BANKS INTO NATIONAL BANKS

NAME OF BANK	LOCATION	EFFECTIVE
Farmers Bank of Pelham into Trust Company Bank of South Georgia, National Association	Pelham Albany	4-01-85
The Bank of Griffin into Bank South, National Association	Griffin Atlanta	4-19-85
The Bank of Macon County into The First National Bank of Atlanta	Montezuma Atlanta	6-30-85
The Rome Bank and Trust Company	Rome	8-01-85
The Citizens and Southern Bank of Albany	Albany	12-31-85
The Citizens and Southern Bank of Dublin	Dublin	12-31-85
The Citizens and Southern Bank of West Georgia	LaGrange	12-31-85
The Citizens and Southern Newnan Bank	Newnan	12-31-85
The Citizens and Southern Bank of Thomaston into The Citizens and Southern National Bank	Thomaston Savannah	12-31-85

PERMITS ISSUED FOR BANKS TO BEGIN BUSINESS

NAME OF BANK	LOCATION	ISSUED	OPENED
International City Bank	Warner Robins	1-03-85	1-04-85
First Colony Bank	Alpharetta	1-14-84	1-18-85
Commercial Exchange Bank	Kennesaw	7-25-85	7-29-85
Bank of Georgia	Watkinsville	8-08-85	8-12-85
Smyrna Bank & Trust Co.	Smyrna	12-19-85	12-23-85

PERMISSION GRANTED TO EXERCISE TRUST POWERS

NAME OF BANK	TYPE	APPROVED
Farmers & Merchants Bank Summerville	Limited	2-28-85
The Citizens Bank Fort Valley	Limited	4-17-85
Citizens Bank and Trust of West Georgia Carrollton	Full	10-08-85

MISCELLANEOUS SUPERVISED INSTITUTIONS

The Business Development Corporation
of Georgia, Inc. . . . . Atlanta

Bank-owned Cooperative Data Centers:*
First Financial Management Corp. . . . . Atlanta

*Does not include departments and wholly owned subsidiaries of major correspondent banks which may perform data processing services for others.

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Sumter Bank and Trust Company, Survivor and Farmers & Merchants Bank	Americus]]] Leslie]	Merger	1-24-85
Jeff Davis Bank, Survivor and Jeff Davis Interim,Inc.	Hazlehurst]] Hazlehurst]	Merger	2-06-85
Bank of Dooly, Survivor and Dooly Interim, Inc.	Vienna]] Vienna]	Merger	4-09-85

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED (CONTINUED)

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
The Bank of Ellijay, Survivor and Ellijay Interim Corporation	Ellijay Dahlonega	Merger	4-11-85
Columbus Bank and Trust Company, Survivor and First United Bank	Columbus Montezuma	Merger	4-23-85
The First National Bank of Atlanta, Survivor and The Bank of Macon County	Atlanta Montezuma	Merger	5-13-85
Citizens Union Bank, Survivor and Greene County Interim Corporation	Greensboro Greensboro	Merger	6-17-85
Forsyth Interim Bank, Survivor and First Citizens Bank	Atlanta Forsyth	Merger	6-21-85
Bank South, Macon, Survivor and Forsyth Interim Bank	Macon Atlanta	Merger	6-21-85
Jasper Banking Company, Survivor and JBC Interim, Inc.	Jasper Jasper	Merger	7-10-85
First Georgia Bank, Survivor and First Georgia Bank of Cobb County Commercial & Exchange Bank	Atlanta Marietta Bremen	Merger	7-11-85
Forsyth County Bank, Survivor and Forsyth County Interim Corporation	Cumming Cumming	Merger	7-24-85
The Citizens Bank, Survivor and Nashville Shares, Ltd.	Nashville Nashville	Merger	7-26-85
Georgia Railroad Bank & Trust Company, Survivor and Washington Loan and Banking Company	Augusta Washington	Merger	8-12-85

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED (CONTINUED)

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Bank of Dodge County, Survivor and Colony Interim, Inc.,	Chester] Fitzgerald]	Merger	9-17-85
First Fulton Bank and Trust, Survivor and Fulton Interim, Inc.,	Palmetto] Palmetto]	Merger	11-01-85
Citizens Bank and Trust of West Georgia, Survivor and The Citizens & Merchants Bank	Carrollton] Bremen]	Merger	11-07-85
Georgia Railroad Bank & Trust Company, Survivor and Georgia State Bank	Augusta] Martinez]	Merger	11-21-85
First Georgia Bank, Survivor and Gwinnett Bank & Trust Company	Atlanta] Norcross]	Merger	12-13-85

MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED

NAME OF BANK	LOCATION	NATURE OF AMENDMENT	APPROVED
First State Interim Bank	Cordele	Change Name to: First State Bank and Trust Company in Cordele	1-08-85
Peoples Bank	St. Marys	Change Name to: First South Bank of Camden County	1-10-85
Bank of Georgia	Watkinsville	Acquire full Trust Powers; Change Number of Directors	6-07-85
The Farmers Bank of Tifton	Tifton	Change Name to: First Community Bank of Tifton	7-08-85

MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED (CONTINUED)

NAME OF BANK	LOCATION	NATURE OF AMENDMENT	APPROVED
Reliance Trust Company	Atlanta	Restate Articles of Incorporation	8-13-85
Bank of Carroll County	Temple	Change Name to: Citizens Bank and Trust of West Georgia; Change Location of Registered Office to Carrollton, Georgia; Acquire Full Trust Powers	8-20-85
Bank of Rutledge	Rutledge	Change Name to: Bank of Morgan County	9-09-85
The State Bank of Leesburg, Georgia	Leesburg	Change Name to: First State Bank & Trust Company In Leesburg; Acquire Full Trust Powers	11-04-85
Newton County Bank	Mansfield	Change Name to Alcovy Banking Company	11-14-85
Peoples Bank of Bartow County	Taylorsville	Change Location of Registered Office to Cartersville	11-20-85

BRANCH BANKS AS OF DECEMBER 31, 1985

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
First State Bank & Trust Company Albany	Dougherty	Clay, Decatur
Security Bank and Trust Company of Albany Albany	Dougherty	Miller

BRANCH BANKS AS OF DECEMBER 31, 1985 (CONTINUED)

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
Trust Company of Bank South Georgia, National Association Albany	Dougherty	Mitchell, Thomas
Heritage Bank Alpharetta	Fulton	DeKalb, Gwinnett
The First National Bank of Athens Athens	Clarke	Morgan
Bank South, National Association Atlanta	Fulton	Chatham, Clarke, Clayton, Cobb, DeKalb, Forsyth, Gwinnett, Spalding
First Georgia bank Atlanta	Fulton	Cobb, DeKalb, Gwinnett, Haralson
The First National Bank of Atlanta Atlanta	Fulton	Bartow, Bibb, Clayton, Cobb, DeKalb, Gwinnett, Hall, Macon, Houston, Richmond, Sumter
The National Bank of Georgia Atlanta	Fulton	Clayton, Cobb, DeKalb, Gwinnett
Trust Company Bank Atlanta	Fulton	Cayman Islands, Cherokee, DeKalb
The Georgia Railroad Bank & Trust Company Augusta	Richmond	Columbia, Wilkes
Trust Company Bank of Augusta, National Association Augusta	Richmond	McDuffie
American National Bank of Brusnwick Brunswick	Glynn	Wayne
Trust Company Bank of Southeast Georgia, National Association Brunswick	Glynn	Ware, Wayne

BRANCH BANKS AS OF DECEMBER 31, 1985 (CONTINUED)

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
Citizens Bank and Trust of West Georgia Carrollton	Carroll	Haralson
Cohutta Banking Company Chatsworth	Murray	Walker
Columbia Bank and Trust Company Columbus	Muscogee	Chattahoochee, Macon, Marion
The First National Bank of Columbus Columbus	Muscogee	Chattahoochee
The First National Bank of Dalton Dalton	Whitfield	Gordon
Fidelity National Bank Decatur	DeKalb	Fulton
Southeastern Bank Folkston	Charlton	Brantley, Camden
First South Bank Fort Valley	Peach	Johnson, Macon
Commercial Bank & Trust Company Griffin	Spalding	Fayette, Henry Pike
Citizens Community Bank Hahira	Lowndes	Brooks
The Coastal Bank Hinesville	Liberty	Long
Bank South, Macon Macon	Bibb	Monroe
Trust Company Bank of Middle Georgia, National Association Macon	Bibb	Houston
Trust Company Bank of Northwest Georgia, National Association Rome	Floyd	Polk
Roswell Bank Roswell	Fulton	DeKalb

BRANCH BANKS AS OF DECEMBER 31, 1985 (CONTINUED)

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
The Citizens and Southern National Bank Savannah	Chatham	Bartow, Ben Hill, Bibb, Butts, Clarke, Clayton, Cobb, Colquitt, Coweta Decatur, DeKalb, Dougherty, Douglas, Effingham, Fayette, Floyd, Fulton, Gwinnett, Hart, Henry, Houston, Laurens, Lowndes, Polk, Richmond, Thomas, Tift, Troup, Whitfield, Upson

BANK OFFICES/FACILITIES APPROVED BUT UNOPENED AS OF DECEMBER 31, 1985

PARENT BANK	LOCATION	NAME OF BANK OFFICE OR FACILITY	LOCATION
First State Bank & Trust Company	Albany	South Slappey Office	Albany
Security Bank and Trust Company of Albany	Albany	Northwest Office	Albany
Heritage Bank	Alpharetta	Five Oaks Office	Alpharetta
		Facilities	
		Kroger Store #123	Atlanta
		Kroger Store #242	Atlanta
		Kroger Store #298	Atlanta
		Kroger Store #318	Atlanta
First Georgia Bank	Atlanta	Lawrenceville Office	Lawrenceville
		Powers Ferry/Wildwood Office	Marietta
Georgia Railroad Bank & Trust Company	Augusta	Walton's Corner Office	Augusta
		Evans Office	Evans
		Columbia Road Office	Martinez
Trust Company Bank of Rockdale	Conyers	Honey Creek Office	Conyers
Hardwick Bank & Trust Company	Dalton	Tunnel Hill Office	Dalton
The Commercial Bank	Douglasville	Fairburn Road Facility	Douglasville
Southeastern Bank	Folkston	South Camden Office	Kingsland
Commercial Bank & Trust Company	Griffin	Stockbridge Office	Stockbridge
Citizens State Bank	Kingsland	Lakeside Office	St. Marys
Commercial Bank & Trust Company of Troup County	LaGrange	Kroger Office	LaGrange
Trust Company Bank of Gwinnett County	Lawrenceville	Peachtree Industrial/ Berkeley Lake Office	Norcross
The Peoples Bank of Lyons, Georgia	Lyons	Vidalia Office	Vidalia

BANK OFFICES/FACILITIES APPROVED BUT UNOPENED (CONTINUED)

PARENT BANK	LOCATION	NAME OF BANK OFFICE OR FACILITY	LOCATION
Central Bank of Georgia	Macon	Facilities	
		Kroger Store #244	Macon
		Kroger Store #328	Macon
		Kroger Store #355	Macon
Richland Banking Company	Richland	Richland Banking Company Lumpkin Facility	Lumpkin
Tara State Bank	Riverdale	Jonesboro Office	Jonesboro
The Georgia State Bank of Rome	Rome	Armuchee Office	Rome
Bank of Thomson	Thomson	Washington Road Office	Washington
The Park Avenue Bank	Valdosta	Francis Lake Office	Lake Park
Brice Banking Company, Inc.	Vidalia	Vidalia Plaza Office	Vidalia

STATE BANKS IN LIQUIDATION

NAME OF BANK	LOCATION	DATE CLOSED	DEPOSITORY
The Hamilton Bank & Trust Co.	Atlanta	10-08-76	NA
Unpaid Claims due FDIC			$4,278,891
Estimated Value of Remaining Unliquidated Assets			$ 755,282*
First Augusta Bank & Trust Co.	Augusta	05-20-77	NA
Unpaid Claims due FDIC			$4,483,563
Estimated Value of Remaining Unliquidated Assets			$ 514,086*
Peoples Banking Co.	Boston	03-17-81	NA
Unpaid Claims due FDIC			$1,121,374
Estimated Value of Remaining Unliquidated Assets			$ 112,399*
Toney Brothers Bank	Doerun	01-05-79	NA
Unpaid Claims due FDIC			NA
Estimated Value of Remaining Unliquidated Assets			$ 65,321*

* The value of remaining assets is only an estimation due to future economic conditions, litigation, collections, and other factors that could change the appraised value substantially. The values are used primarily for a guide in determining the present status of the particular liquidation or receivership.

BANKS AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1985

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
IN OPERATION JANUARY 1, 1985	329	478
BANKS OPENED DURING YEAR	+8	

First Colony Bank
Alpharetta (1-18-85)
Georgia First Bank
Gainesville (12-05-85)
Commercial Exchange Bank
Kennesaw (7-29-85)
First Columbia Bank
Martinez (7-01-85)
Sentry Bank and Trust Company
Roswell (10-04-85)
Smyrna Bank & Trust Co.
Smyrna (12-23-85)
International City Bank
Warner Robins (1-04-85)
Bank of Georgia
Watkinsville (8-12-85)

BANKS DELETED BY MERGERS ..... -19

The Citizens and Southern Bank
of Albany
Albany (12-31-85)
The Citizens & Merchants Bank
Bremen (12-06-85)
Commercial & Exchange Bank
Bremen (7-31-85)
The Citizens and Southern Bank
of Dublin
Dublin (12-31-85)
First Citizens Bank
Forsyth (7-22-85)
Fort Gaines Banking Company
Fort Gaines (2-11-85)
The Bank of Griffin
Griffin (4-19-85)
The Citizens and Southern Bank
of West Georgia
LaGrange (12-31-85)
Farmers & Merchants Bank
Leslie (4-30-85)
First Georgia Bank of
Cobb County, Marietta (7-31-85)

BANKS AND BANK OFFICE ADDITIONS AND DELETIONS (CONTINUED)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES

BANKS DELETED BY MERGERS (CONTINUED)

Georgia State Bank
Martinez (12-30-85)
The Bank of Macon County
Montezuma (6-30-85)
First United Bank
Montezuma (5-28-85)
The Citizens and Southern
Newnan Bank
Newnan (12-31-85)
Gwinnett Bank & Trust
Company
Norcross (12-30-85)
Farmers Bank of Pelham
Pelham (4-01-85)
The Rome Bank and Trust Company
Rome (8-01-85)
The Citizens and Southern Bank
of Thomaston
Thomaston (12-31-85)
Washington Loan and Banking
Company
Washington (8-30-85)

BANK OFFICES, BRANCHES, AND FACILITIES OPENED DURING YEAR ..... +54

First State Bank & Trust
Company, Albany
Fort Gaines Branch, Fort Gaines (2-11-85)
Heritage Bank, Alpharetta
Facilities
Kroger Store #206 , Atlanta (4-01-85)
Kroger Store #346, Atlanta (7-19-85)
Kroger Store #247, Union Point (4-15-85)
Alma Exchange Bank & Trust, Alma
Piggly Wiggly Supermarket Facility,
Alma (12-03-85)
Sumter Bank and Trust Company, Americus
Leslie Office, Leslie (4-30-85)
First American Bank and Trust Company, Athens
College Station Kroger Facility, Athens
(12-16-85)
First Georgia Bank, Atlanta
Piedmont/Peachtree Office, Atlanta (11-01-85)
Bremen Branch, Bremen (7-31-85)

BANK AND BANK OFFICE ADDITIONS AND DELETIONS (CONTINUED)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED).		
Old National Office, College Park (3-08-85)		
Dunwoody Office, Dunwoody (6-24-85)		
Marietta Branch, Marietta (7-31-85)		
Norcross Branch (12-30-85)		
Trust Company Bank, Atlanta		
East Piedmont Center Office, Atlanta (2-20-85)		
Ravina Office, Atlanta (4-01-85)		
North Fulton Hospital OFfice, Roswell (11-04-85)		
Georgia Railroad Bank & Trust Company		
Washington-West Office, Martinez (12-30-85)		
Washington-Wilkes Division, Washington (8-30-85)		
Citizens Bank, Ball Ground		
Woodstock Office, Woodstock (1-21-85)		
The Coastal Bank of Georgia, Brunswick		
Piggly Wiggly Supermarket Facility, Brunswick (7-15-85)		
Citizens Bank and Trust of West Georgia, Carrollton		
Bremen Branch, Bremen (12-06-85)		
The Peoples Bank, Colquitt		
IGA Supermarket Facility, Colquitt (9-05-85)		
Piggly Wiggly Supermarket Facility, Colquitt (9-05-85)		
Columbus Bank and Trust Company, Columbus		
North Dooly Branch (5-28-85)		
Forsyth County Bank, Cumming		
Ingles Supermarket Bank Facility, Cumming (11-06-85)		
Bank of Danielsville, Danielsville		
Dogsborough Office, Hull (7-08-85)		
Dawson County Bank, Dawsonville		
Georgia 400 Facility, Dawsonville, (3-28-85)		
The Commercial Bank, Douglasville		
Thornton Road Office, Lithia Springs (5-02-85)		
Granite City Bank, Elberton		
Bowman Office, Bowman (8-15-85)		
Commercial Bank & Trust Company, Griffin		
Commercial Bank Mortgages Facility, Peachtree City (4-17-85)		
Piggly Wiggly Supermarket Facility, Griffin (2-18-85)		

BANK AND BANK OFFICES ADDITIONS AND DELETIONS (CONTINUED)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED).		
Bank of Columbia County, Harlem		
Appling Office, Appling (8-28-85)		
The Bank of LaFayette, Georgia, LaFayette		
Rock Spring Facility, Rock Spring (10-10-85)		
The Citizens and Southern Bank of West Georgia, LaGrange		
Lees's Crossing Office, LaGrange (7-08-85)		
Commercial Bank & Trust Company of Troup County,LaGrange		
Lee's Crossing Office, LaGrange (10-09-85)		
Trust Company Bank of Gwinnett County, Lawrenceville		
Gwinnett Medical Center Office, Lawrenceville (9-30-85)		
Bank of Lenox, Lenox		
Adel Facility, Adel (11-09-85)		
Georgia State Bank, Mableton		
Powder Springs Office, Powder Springs (3-18-85)		
Bank South, Macon		
South Lee Branch (7-22-85)		
Central Bank of Georgia, Macon		
Kroger Store Facility #338, Macon (6-03-85)		
Georgia State Bank, Martinez		
Belair at Columbia Road Facility, Martinez (2-25-85)		
Bank of Coweta, Newnan		
Senoia Office, Senoia (10-19-85)		
Gwinnett Bank & Trust Company, Norcross		
Ingles Supermarket Facility, Lawrenceville (4-15-85)		
Roswell Bank, Roswell		
Alpharetta Road Office, Alpharetta (1-24-85)		
Medical Center Office, Roswell (4-18-85)		
Bank of Morgan County, Rutledge		
Piggly Wiggly Supermarket Facility, Madison (9-17-85)		
Farmers and Merchants Bank of Senoia, Senoia		
Downtown Facility, Senoia (7-18-85)		
West Georgia Bank of Tallapoosa, Georgia Tallapoosa		
North Tallapoosa Office, Tallapoosa (4-29-85)		

BANK AND BANK OFFICES ADDITIONS AND DELETIONS (CONTINUED)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED).		
First Community Bank, Tifton Piggly Wiggly Supermarket Bank Office, Tifton (10-22-85) The Park Avenue Bank, Valdosta Downtown Office, Valdosta (6-03-85) International City Bank, Warner Robins International City Bank Kroger Facility, Warner Robins (12-30-85) Oconee State Bank, Watkinsville The Friendship Office, Athens (12-30-85) Southern Bank , Waycross Piggly Wiggly Supermarket Facility, Waycross (7-16-85) Bank of Barrow, Winder Ingles Supermarket Bank Facility, Winder (12-19-85)		
BANK OFFICES, BRANCHES, AND FACILITIES DISCONTINUED DURING YEAR		-27
First State Bank & Trust Company, Albany Broad Street Office (12-31-85) The Citizens and Southern Bank of Albany, Albany Albany Mall Office, Albany (12-31-85) East Albany Office, Albany (12-31-85 Northside Office, Albany (12-31-85) Slappey Drive Office, Albany (12-31-85) US Marine Corps Supply Center Bank Office, Albany (12-31-85) Westgate Office, Albany (12-31-85) Trust Company Bank, Atlanta Ben Hill Office, Atlanta (9-20-85) Peachtree Industrial Office, Doraville (9-27-85) The Citizens and Southern Bank of Dublin, Dublin Dublin Mall Office (12-31-85) East Dublin Office, Dublin (12-31-85) Rentz Bank Office, Rentz (12-31-85 The Bank of Griffin, Griffin, Northside Office, Griffin (4-19-85)		

BANK AND BANK OFFICES ADDITIONS AND DELETIONS (CONTINUED)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES, AND FACILITIES DISCONTINUED (CONTINUED).		
The Citizens and Southern Bank of West Georgia, LaGrange		
Broad and Vernon Street Office, LaGrange (12-31-85)		
Commerce Office, LaGrange (12-31-85)		
Lee's Crossing Office, LaGrange (12-31-85)		
West Point Office, West Point (12-31-85)		
The Bank of Macon County, Montezuma		
Oglethorpe Office, Oglethorpe (5-13-85)		
The Citizens and Southern Newnan Bank, Newnan		
Bullsboro Office, Newnan (12-31-85)		
Westside Plaza Office, Newnan (12-31-85)		
Farmers Bank of Pelham, Pelham		
Meigs Office, Meigs (4-01-85)		
Drive-In Facility, Pelham (4-01-85)		
The Rome Bank and Trust Company, Rome		
Lindale Office, Lindale (8-01-85)		
East Rome Office, Rome (8-01-85)		
West Rome Office, Rome (8-01-85)		
First South Bank of Camden County, St. Marys		
First City Office, St. Marys (6-01-85)		
The Citizens and Southern Bank of Thomaston, Thomaston		
Northside Office, Thomaston (12-31-85)		
In Operation December 31, 1985 ..... (Includes Reliance Trust Company, Atlanta)	318	505

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Abbeville	Wilcox	Dorsey State Bank	10-04-1972	10-04-1972	0	1,441
		Wilcox County State Bank	4-22-1952	4-22-1952	1	10,754
Adairsville	Bartow	*Bank of Adairsville	3-21-1899	3-24-1899	1	15,732
Adel	Cook	Adel Banking Company	2-27-1929	3-01-1929	1	23,905
		Farmers and Merchants Bank	12-11-1947	1-15-1948	0	16,233
Ailey	Montgomery	Montgomery County Bank	2-24-1926	3-01-1926	1	19,429
Alamo	Wheeler	Wheeler County State Bank	1-15-1945	1-17-1945	1	11,116
Alapaha	Berrien	Bank of Alapaha	3-04-1905	3-25-1905	2	23,100
Albany	Dougherty	First State Bank & Trust Company	3-31-1961	3-31-1961	6	235,691
		Security Bank and Trust Company of Albany	4-17-1970	8-31-1970	3	92,033
		*Trust Company Bank of South Georgia, National Association				140,746
Allentown	Wilkinson	The Four County Bank	8-18-1941	9-15-1941	0	14,600
Alma	Bacon	Alma Exchange Bank & Trust	7-28-1981	7-28-1981	2	27,563
		*The First National Bank of Alma	8-30-1985	8-30-1985		30,407
Alpharetta	Fulton	First Colony Bank	7-30-1984	1-18-1985	0	15,729
		Heritage Bank	9-23-1970	3-04-1971	25	178,653
Americus	Sumter	Citizens Bank of Americus	2-20-1937	3-25-1937	2	48,302
		Sumter Bank and Trust Company	10-01-1973	10-28-1974	2	56,090
Arlington	Calhoun	Bostwick Banking Company	8-27-1935	3-01-1936	0	12,042
Ashburn	Turner	Ashburn Bank	7-03-1900	7- -1900	1	46,265
		The Citizens Bank of Ashburn	7-27-1905	10-25-1905	0	21,512
Athens	Clarke	First American Bank and Trust Company	9-24-1949	11-01-1949	3	93,956
		*The First National Bank of Athens				233,274
Atlanta	Fulton	*Bank South, National Association				2,396,414
		*Citizens Trust Bank	7-12-1921	8-17-1921	2	96,537
		*First Georgia Bank	3-22-1934	4-02-1934	37	852,692
		*The First National Bank of Atlanta				7,423,569
		*The National Bank of Georgia				1,504,425
		The Prudential Bank and Trust Company	7-20-1945	9-04-1945	0	56,399
		***Reliance Trust Company	2-11-1981	7-01-1981		1,860
		*NCNB National Bank of Georgia				100,861
		*Trust Company Bank	9-21-1891	11-08-1891	58	5,981,699

*Member of Federal Reserve System
**Amounts are in thousands
***Non-Deposit Trust Company

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Augusta	Richmond	*Trust Company Bank of Augusta, National Association				263,930
		*Georgia Railroad Bank & Trust Company	11-15-1892	12-31-1892	21	753,581
Bainbridge	Decatur	The First Port City Bank	4-03-1974	10-07-1974	0	40,660
Ball Ground	Cherokee	Citizens Bank	9-28-1926	10-01-1926	2	40,793
Barnesville	Lamar	*The First National Bank of Barnesville				41,353
		United Bank	4-14-1971	6-01-1972	1	30,676
Barwick	Brooks	Barwick Banking Company	2-16-1967	6-01-1967	0	3,940
Baxley	Appling	Baxley State Bank	8-23-1917	8-25-1971	0	51,845
		Peoples State Bank & Trust	5-04-1966	7-01-1966	0	17,937
Blackshear	Pierce	*The Blackshear Bank	7-07-1892	7-07-1892	0	16,272
		Peoples Bank	8-01-1946	8-05-1946	0	25,557
Blairsville	Union	*First National Bank of Union County	1-04-1982	1-04-1982		14,939
		Union County Bank	2-18-1949	3-01-1950	1	63,854
Blakely	Early	Bank of Early	4-03-1941	4-28-1941	0	30,989
		First State Bank of Blakely	5-06-1937	5-15-1937	1	33,965
Blue Ridge	Fannin	Fannin County Bank	5-29-1916	6-06-1916	1	50,159
Bowdon	Carroll	Trust Company Bank of Carroll County	9-22-1926	9-22-1926	2	49,578
Braselton	Jackson	Braselton Banking Company	12-13-1948	12-18-1948	0	4,672
Brooklet	Bulloch	Farmers & Merchants Bank	2-04-1948	2-17-1948	1	24,991
Broxton	Coffee	Broxton State Bank	8-04-1966	9-01-1966	0	15,868
Brunswick	Glynn	*American National Bank of Brunswick				165,409
		The Coastal Bank of Georgia	7-22-1981	10-30-1981	4	58,304
		*Trust Company Bank of Southeast Georgia, National Association				249,567
Buchanan	Haralson	*The First National Bank of Haralson County				36,282
Buford	Gwinnett	The Peoples Bank of Buford	12-20-1983	12-13-1984	0	20,451
Butler	Taylor	The Citizens State Bank	9-04-1926	9-04-1926	0	27,025
Byron	Peach	Middle Georgia Bank	10-30-1962	2-04-1963	1	34,984
Cadwell	Laurens	Farmers State Bank	8-23-1972	8-23-1972	1	11,815
Cairo	Grady	Cairo Banking Company	11-23-1903	11-23-1903	1	41,620
		Citizens Bank	12-03-1903	1-01-1904	0	12,151
		*First National Bank of Grady County				29,708

*Member of Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Calhoun	Gordon	*The Calhoun First National Bank	11-04-1889	1-02-1890	0	111,100
Camilla	Mitchell	Bank of Camilla	9-20-1904	5-24-1913	0	34,079
		Planters & Citizens Bank	11-17-1892	12-18-1892	2	45,497
Canton	Cherokee	Bank of Canton	1-22-1927	1-29-1927	3	99,302
		Etowah Bank	7-18-1960	8-01-1960	1	102,459
Carnesville	Franklin	First Bank and Trust	4-21-1972	8-01-1972	1	35,101
Carrollton	Carroll	The Carrollton State Bank	11-25-1946	7-01-1947	5	22,858
		Citizens Bank and Trust of West Georgia	11-10-1909	12-01-1909	2	46,640
		The Peoples Bank				90,599
		*West Georgia National Bank of Carrollton				72,778
Cartersville	Bartow	Bartow County Bank	6-07-1973	3-28-1974	3	31,159
		Peoples Bank of Bartow County	4-23-1984	12-02-1985	3	32,291
Cave Spring	Floyd	Bank of Cave Spring	12-15-1966	6-15-1967	0	7,632
Cedartown	Polk	*The First National Bank of Polk County				56,313
Chatsworth	Murray	Cohutta Banking Company	7-17-1905	1-24-1906	4	66,261
		*The First National Bank of Chatsworth				29,163
Chester	Dodge	Bank of Dodge County	6-14-1966	9-26-1966	1	8,118
Chickamauga	Walker	Bank of Chickamauga	2-16-1910	5-10-1910	1	25,682
Clarkesville	Habersham	Habersham Bank	5-13-1904	5- -1904	2	91,218
Clarkston	DeKalb	Citizens DeKalb Bank	4-10-1969	3-06-1970	5	41,562
Claxton	Evans	The Claxton Bank	2-24-1941	2-24-1941	2	32,858
		Tippins Bank & Trust Company	8-30-1940	9-03-1940	1	20,026
Clayton	Rabun	Bank of Clayton	10-18-1984	10-18-1984	1	73,650
		Rabun County Bank	5-01-1974	10-10-1975	1	22,521
Cleveland	White	The Peoples Bank	12-11-1945	7-01-1946	1	97,288
		White County Bank	12-02-1975	10-29-1976	2	48,355
Cobbtown	Tattnall	The Brown Bank	6-24-1970	6-24-1970	0	4,712
Cochran	Bleckley	Cook Banking Company	4-24-1942	7-01-1942	0	20,433
		State Bank of Cochran	12-22-1921	1-05-1922	0	27,923
Colquitt	Miller	The Peoples Bank	3-16-1973	10-19-1973	2	26,093
Columbus	Muscogee	Columbus Bank and Trust Company	12-14-1888	4-01-1889	16	611,892
		*The First National Bank of Columbus				379,815
		*Trust Company Bank of Columbus, National Association				182,875

*Member of Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Comer	Madison	Merchants and Farmers Bank of Comer, Georgia	10-03-1935	10-10-1935	2	19,205
Commerce	Jackson	*The First National Bank of Commerce				49,513
		Northeastern Banking Company	11-17-1981	5-28-1982	0	23,454
Conyers	Rockdale	First Bank of Conyers	11-17-1969	6-24-1970	2	51,508
		Trust Company Bank of Rockdale	10-15-1891	6- -1901	2	115,307
Coolidge	Thomas	Farmers and Merchants Bank of Thomas County	12-18-1911	11-20-1911	1	10,619
Cordele	Crisp	Cordele Banking Company	5-31-1927	6-15-1927	1	44,131
		First State Bank and Trust Company in Cordele	12-31-1984	12-31-1984	1	45,420
Cornelia	Habersham	Cornelia Bank	7-03-1900	8-04-1900	4	78,322
		*First National Bank of Habersham	9-14-1979	9-15-1979	0	70,513
Covington	Newton	The Bank of Covington	4-10-1901	4-10-1901	1	112,075
		*First National Bank of Newton County				50,889
Crawford	Oglethorpe	The Commercial Bank	9-02-1924	9-05-1924	0	18,423
Crawfordville	Taliaferro	The Peoples Bank	12-08-1947	1-02-1948	0	17,762
Cumming	Forsyth	Forsyth County Bank	6-15-1964	9-26-1964	2	88,800
		The Peoples Bank of Forsyth County	12-20-1983	7-23-1984	0	25,838
Cuthbert	Randolph	Citizens Bank	2-07-1938	3-01-1938	0	24,990
		First State Bank of Randolph County	12-31-1958	1-02-1959	1	22,119
Dahlonega	Lumpkin	Bank of Dahlonega	5-27-1914	5-27-1914	1	72,582
		Lumpkin County Bank	5-06-1981	12-14-1982	0	14,510
Dallas	Paulding	The Citizens Bank, Dallas, Georgia	7-23-1962	3-15-1963	3	40,831
		*The First National Bank of Paulding County				73,023
Dalton	Whitfield	The Bank of Dalton	10-30-1979	10-12-1912	2	62,985
		*The First National Bank of Dalton				253,031
		Hardwick Bank & Trust Company	2-17-1922	2-20-1922	3	140,795
Danielsville	Madison	Bank of Danielsville	12-11-1904	1-15-1908	1	14,257
Darien	McIntosh	The Darien Bank	12-08-1888	1-24-1889	1	27,071
Dawson	Terrell	Bank of Dawson	6-29-1911	7-01-1911	0	40,522
		Bank of Terrell	3-23-1936	5-01-1936	1	45,071
Dawsonville	Dawson	Dawson County Bank	7-01-1953	7-13-1953	1	24,840

*Member of Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Decatur	DeKalb	*Fidelity National Bank				119,372
Dexter	Laurens	The Knight State Bank	1-30-1967	2-01-1967	0	10,259
Donalsonville	Seminole	Commercial State Bank	10-21-1938	12-16-1938	1	30,266
		Merchants and Farmers Bank	9-24-1925	9-24-1925	1	21,890
Douglas	Coffee	Coffee County Bank	6-19-1931	7-01-1931	0	36,071
		The Exchange Bank	5-11-1971	5-11-1971	1	32,494
		Trust Company Bank of Coffee County	5-22-1945	7-05-1945	2	88,974
Douglasville	Douglas	The Commercial Bank	4-24-1942	5-01-1942	3	91,050
		Douglas County Bank	5-18-1973	6-24-1974	1	14,755
		Trust Company Bank of Douglas County	8-11-1959	5-09-1960	3	80,299
Dublin	Laurens	Farmers and Merchants Bank	5-26-1910	7-06-1910	3	97,389
		The Morris State Bank	7-31-1958	10-02-1958	1	53,144
Dudley	Laurens	Bank of Dudley	10-02-1905	11- -1905	0	22,405
Duluth	Gwinnett	Citizens Bank of Gwinnett	1-31-1984	4-16-1984	0	24,195
Eastman	Dodge	Bank of Eastman	12-18-1918	1-02-1919	0	40,724
		Citizens Bank & Trust Company	3-12-1949	4-01-1949	2	41,377
Eatonton	Putnam	Farmers & Merchants Bank	10-30-1922	11-15-1922	0	39,175
		The Peoples Bank	3-16-1944	5-01-1944	0	29,294
Edison	Calhoun	The Bank of Edison	9-24-1904	1904	0	21,992
Elberton	Elbert	*The First National Bank in Elberton				81,494
		Granite City Bank	8-31-1984	8-31-1984	3	70,451
Ellaville	Schley	Bank of Ellaville	9-10-1910	9-16-1910	0	17,063
Ellijay	Gilmer	The Bank of Ellijay	5-21-1914	6-01-1914	1	56,707
		First State Bank of Gilmer County	11-05-1973	8-29-1974	0	25,082
Fairburn	Fulton	Fairburn Banking Company	7-16-1984	7-16-1984	1	42,455
Fayetteville	Fayette	Farmers and Merchants Bank	2-16-1906	3-13-1906	2	70,522
		First Bank & Trust Company	2-09-1984	11-12-1984	0	16,156
Fitzgerald	Ben Hill	The Bank of Fitzgerald	11-10-1975	4-15-1976	1	45,724
		Bank South, Fitzgerald	5-24-1948	7-19-1948	1	39,067
Folkston	Charlton	Southeastern Bank	9-30-1981	9-30-1981	3	52,911
		*First National Bank of Folkston				16,633

*Member of Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Forysth	Monroe	The Farmers Bank	3-09-1910	1910	0	22,527
		Monroe County Bank	11-02-1908	10-15-1908	0	33,570
Fort Oglethorpe	Catoosa	Fort Oglethorpe State Bank	12-04-1963	8-07-1964	2	31,249
Fort Valley	Peach	First South Bank	10-11-1924	10-15-1924	2	50,835
		The Citizens Bank	12-14-1906	1-01-1907	1	36,574
Franklin	Heard	The Bank of Heard County	10-14-1905	10-18-1905	0	16,691
Gainesville	Hall	The Citizens Bank	5-19-1913	6- -1913	4	84,418
		*The First National Bank of Gainesville				372,686
		Georgia First Bank	4-24-1984	3-25-1985	0	4,918
Gibson	Glascock	Bank of Gibson	11-07-1905	11-27-1905	0	3,449
Glennville	Tattnall	First Citizens Bank	12-31-1942	1-04-1943	1	28,433
		The Glennville Bank and Trust Company	1-12-1905	1-18-1905	1	32,644
Gordon	Wilkinson	The Gordon Bank	6-08-1946	8-01-1946	0	14,848
Gray	Jones	Bank of Gray	8-23-1909	8-28-1909	0	25,616
Greensboro	Greene	Bank of Greensboro	10-13-1926	10-14-1926	0	36,828
		Citizens Union Bank	3-09-1946	4-01-1946	1	41,387
Greenville	Meriwether	The Greenville Banking Company	10-24-1887	-1891	0	13,546
Griffin	Spalding	Commercial Bank & Trust Company	10-11-1889	10-09-1890	10	202,494
		*First National Bank of Griffin				68,916
Haddock	Jones	Jones County Bank	7-14-1905	7-25-1905	0	2,732
Hahira	Lowndes	Citizens Community Bank	2-12-1927	2-21-1927	1	21,545
		Commercial Banking Company	1-29-1945	4-05-1945	0	10,768
Harlem	Columbia	Bank of Columbia County	11-29-1909	12-13-1909	1	22,682
Hartwell	Hart	Bank of Hartwell	5-15-1961	11-09-1961	1	29,602
Hawkinsville	Pulaski	Planters Bank	2-27-1896	3- -1896	1	38,984
		The Pulaski Banking Company	7-20-1949	8-27-1949	0	32,432
Hazlehurst	Jeff Davis	Bank of Hazlehurst	10-19-1906	10- -1906	0	22,018
		Jeff Davis Bank	7-12-1962	12-01-1962	0	20,068
Hiawassee	Towns	Bank of Hiawassee	6-14-1909	7-21-1909	1	45,316
Hinesville	Liberty	The Coastal Bank	7-09-1970	7-09-1970	1	41,287
		The Hinesville Bank	9-04-1911	11-15-1911	2	57,257

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Hogansville	Troup	The Citizens Bank	11-30-1961	12-11-1961	0	17,192
Homer	Banks	Bank of Banks County	6-25-1974	12-28-1974	0	21,054
Homerville	Clinch	Empire Banking Company	3-01-1945	6-01-1945	0	26,676
Irwinton	Wilkinson	Wilkinson County Bank	7-16-1907	7-16-1907	0	15,018
Jackson	Butts	McIntosh State Bank	2-14-1964	9-18-1964	0	31,818
Jasper	Pickens	Jasper Banking Company	1-17-1945	3-12-1945	0	52,703
		Pickens County Bank	8-25-1976	6-18-1977	0	24,691
Jefferson	Jackson	*The First National Bank of Jackson County				28,714
Jeffersonville	Twiggs	Peoples State Bank	12-10-1969	12-10-1969	0	7,071
Jonesboro	Clayton	Trust Company Bank of Clayton County	10-06-1903	11-17-1903	5	87,018
Kennesaw	Cobb	Commercial Exchange Bank	1-10-1985	7-29-1985	0	6,346
Kingsland	Camden	Citizens State Bank	7-28-1981	7-28-1981	0	9,903
		State Bank of Kingsland	11-26-1912	12- -1912	0	12,132
LaFayette	Walker	The Bank of LaFayette, Georgia	11-13-1889	1889	2	68,648
LaGrange	Troup	The Bank of Troup County	6-06-1984	12-15-1984	0	16,326
		Commercial Bank & Trust Company of Troup County	7-08-1941	9-15-1941	2	60,303
		Trust Company Bank of Troup County	3-30-1984	3-30-1984	2	49,208
Lakeland	Lanier	Farmers and Merchants Bank	4-08-1907	1907	0	27,797
Lavonia	Franklin	Northeast Georgia Bank	9-20-1940	9-23-1940	2	40,228
Lawrenceville	Gwinnett	*The Brand Banking Company	6-02-1905	7-17-1905	2	98,100
		Trust Company Bank of Gwinnett County	1-11-1971	9-16-1971	7	101,570
Leary	Calhoun	Jordan Banking Company	12-30-1965	1-03-1966	0	5,378
Leesburg	Lee	First State Bank & Trust Company in Leesburg	4-09-1947	12-01-1947	1	12,233
Lenox	Cook	Bank of Lenox	6-20-1907	6-25-1907	0	8,870
Lexington	Oglethorpe	Citizens Banking Company	2-07-1949	3-10-1949	0	14,244
Lincolnton	Lincoln	Farmers State Bank	9-26-1911	12-02-1911	0	27,586
Lithonia	DeKalb	The Peoples Bank	8-26-1910	1910	1	38,417
Loganville	Walton	Bank of Loganville	5-06-1946	10-05-1946	0	15,337

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
						41,946
Louisville	Jefferson	*The First National Bank of Louisville	5-22-1945	7-02-1945	0	7,263
Lumber City	Telfair	Bank of Lumber City	10-21-1911	12- -1911	1	9,882
Lumpkin	Stewart	Farmers State Bank	5-04-1935	6-01-1935	1	25,861
Lyons	Toombs	The Peoples Bank of Lyons, Georgia	9-15-1981	3-03-1982	8	152,823
Mableton	Cobb	Georgia State Bank	6-09-1960	7-01-1960	7	208,819
Macon	Bibb	Bank South, Macon	10-12-1982	2-01-1983	4	61,643
		Central Bank of Georgia				378,966
		*Trust Company Bank of Middle Georgia, N. A.	12-26-1888	1-01-1890	0	24,994
Madison	Morgan	Bank of Madison	1-28-1910	2-02-1910	0	39,209
Manchester	Meriwether	Bank of Manchester	10-07-1947	2-21-1948	1	11,678
		F & M Bank and Trust Company	12-19-1945	3-01-1946	1	8,010
Mansfield	Newton	Alcovy Banking Company	9-09-1983	11-15-1983	0	72,744
Marietta	Cobb	The Chattahoochee Bank				457,333
		*The First National Bank of Cobb County	7-01-1985	7-01-1985	0	17,084
Martinez	Columbia	First Columbia Bank	3-21-1984	8-04-1984	1	12,496
McDonough	Henry	Founders Guaranty Bank				78,360
		*Trust Company Bank of Henry County, National Association	3-28-1929	3-28-1929	0	20,034
McRae	Telfair	The Merchants & Citizens Bank	8-23-1972	8-23-1972	0	19,360
		The Security State Bank	5-08-1903	6- -1903	0	5,289
Meigs	Thomas	Bank of Meigs	7-25-1930	8-26-1935	0	41,267
Metter	Candler	Metter Banking Company	12-27-1961	10-15-1962	0	15,234
		Pineland State Bank	4-13-1945	5-21-1945	0	5,933
Midville	Burke	Bank of Midville	12-05-1906	10- -1906	0	10,079
Milan	Telfair	Bank of Milan	2-28-1874	10-13-1884	1	105,368
Milledgeville	Baldwin	The Citizens and Southern Bank of Milledgeville	5-20-1903	6-01-1903	2	61,945
		Exchange Bank	3-22-1898	3- -1898	1	46,766
		The Merchants and Farmers Bank of Milledgeville				

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Millen	Jenkins	Bank of Millen	1-04-1893	3-01-1893	0	28,556
		Ogeechee Valley Bank	9-01-1972	1-07-1974	0	12,494
Molena	Pike	Bank of Molena	10-07-1901	3- -1899	0	7,676
Monroe	Walton	First American Bank of Walton	1-01-1906	1-01-1906	2	66,677
		*The National Bank of Walton County				81,709
Monticello	Jasper	Bank of Monticello	2-08-1964	2-10-1964	0	20,286
		Bank South, Jasper County, National Association				24,612
Moultrie	Colquitt	American Banking Company	8-13-1971	10-01-1971	1	47,685
		*Moultrie National Bank				97,969
Mount Vernon	Montgomery	Mount Vernon Bank	12-21-1900	1-24-1901	0	24,136
Nashville	Berrien	The Citizens Bank	2-19-1943	3- -1943	1	25,999
		The United Banking Company	7-10-1924	7-15-1924	1	17,902
Newington	Screven	Bank of Newington	7-07-1919	8-14-1919	0	5,580
Newnan	Coweta	Bank of Coweta	2-11-1972	10-06-1972	3	60,417
		*First National Bank in Newnan				79,900
Newton	Baker	Baker County Bank	10-04-1906	10-15-1906	0	10,663
Nicholls	Coffee	Nicholls State Bank	12-02-1952	1-02-1953	0	15,009
Norcross	Gwinnett	*First Security National Bank				9,914
Ocilla	Irwin	The Bank of Ocilla, Georgia	9-20-1956	10-01-1956	0	29,175
		The First State Bank of Ocilla	5-11-1943	6-01-1943	1	29,496
Omega	Tift	South Georgia Banking Company	4-15-1970	4-15-1970	1	35,905
Palmetto	Fulton	First Fulton Bank and Trust	6-29-1918	7-10-1918	2	30,032
Patterson	Pierce	The Patterson Bank	6-19-1907	6-19-1907	0	8,958
Pavo	Thomas	Pavo State Bank	6-24-1971	6-24-1971	0	6,177
Pearson	Atkinson	The Citizens Exchange Bank	1-19-1943	5-12-1945	0	11,441
Pelham	Mitchell	Pelham Banking Company	12-04-1936	12-08-1936	0	28,245
Pembroke	Bryan	The Pembroke State Bank	12-29-1937	2-11-1938	1	30,776
Perry	Houston	The Bank of Perry	8-20-1889	1889	1	44,942
		*Bank South, Houston County National Association				46,834

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Pine Mountain	Harris	Farmers and Merchants Bank	3-22-1909	4-19-1909	2	35,546
Pineview	Wilcox	Pineview State Bank	9-20-1910	9-20-1910	0	7,312
Pitts	Wilcox	Pitts Banking Company	6-02-1906	6- -1906	0	6,456
Preston	Webster	Bank of Webster	6-29-1970	6-29-1970	0	4,313
Quitman	Brooks	Bank of Quitman	12-26-1888	12-31-1888	2	23,234
		*The Citizens National Bank of Quitman				20,564
Reidsville	Tattnall	The Tattnall Bank	9-14-1900	10-22-1900	1	25,909
Reynolds	Taylor	The Citizens State Bank	9-08-1922	9-08-1922	0	15,229
Rhine	Dodge	Williams Banking Company	8-04-1947	10-01-1947	0	10,650
Richland	Stewart	Richland Banking Company	10-13-1927	10-15-1927	0	10,614
Ringgold	Catoosa	Northwest Georgia Bank	4-08-1983	2-08-1984	4	63,037
Riverdale	Clayton	Tara State Bank	2-07-1983	3-17-1984	0	37,469
Roberta	Crawford	United Bank of Crawford	1-07-1901	1-08-1901	0	17,410
Rochelle	Wilcox	Rochelle State Bank	7-08-1947	8-01-1947	0	6,210
Rome	Floyd	The Georgia State Bank of Rome	4-02-1976	1-05-1978	1	36,769
		*The National City Bank of Rome				175,396
		*Trust Company Bank of Northwest Georgia, National Association				174,120
Rossville	Walker	Rossville Bank	7-01-1963	12-13-1963	2	53,465
Roswell	Fulton	Roswell Bank	3-01-1901	3- -1901	6	122,317
		Sentry Bank and Trust Company	2-10-1984	4-24-1985	0	25,340
Royston	Franklin	Tri-County Bank of Royston	8-09-1941	9-01-1941	1	45,995
Rutledge	Morgan	Bank of Morgan County	9-24-1898	10-01-1898	1	16,301
St. Marys	Camden	*First National Bank of Camden County	9-13-1985	9-13-1985	0	19,792
		First South Bank of Camden County	5-07-1973	5-07-1973	0	10,232
Sandersville	Washington	Citizens Bank of Washington County	1-06-1965	5-03-1965	1	27,456
		The Geo. D. Warthen Bank	3-18-1957	3-18-1957	1	46,255
Sardis	Burke	Bank of Sardis	4-27-1945	7-02-1945	0	8,985
Savannah	Chatham	*AmeriBank, National Association		4-30-1985	0	29,294
		The Carver State Bank	4-29-1947	6-04-1947	1	18,494
		*The Citizens and Southern National Bank				9,325,244
		First Bank of Savannah	7-29-1909	8-04-1909	6	119,672

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
		*Savannah Bank and Trust Company of Savannah	3-04-1869	7-01-1869	12	520,684
		Southern Bank and Trust Company	10-10-1974	5-28-1975	1	21,141
		*Trust Company of Georgia Bank of Savannah, N.A.				263,715
Senoia	Coweta	Farmers and Merchants Bank of Senoia	3-02-1874	1889	2	14,834
Smyrna	Cobb	*Smyrna Bank & Trust Co.	2-28-1985	12-23-1985	0	4,756
		*Trust Company Bank of Cobb County, N. A.				218,540
Social Circle	Walton	Georgia Central Bank	12-31-1923	3-08-1924	1	24,141
Soperton	Treutlen	The Bank of Soperton	7-16-1906	1903	0	23,521
Sparta	Hancock	Bank of Hancock County	10-18-1904	9-05-1904	0	28,794
		United Security Bank	5-10-1976	5-10-1976	0	5,675
Stapleton	Jefferson	Bank of Stapleton	3-20-1916	1916	0	10,167
Statesboro	Bulloch	First Bulloch Bank & Trust Company	1-19-1934	4-14-1934	3	105,676
		Sea Island Bank	3-11-1901	1901	2	91,788
Stockbridge	Henry	The First State Bank	9-21-1964	10-08-1964	2	60,017
Summerville	Chattooga	Farmers & Merchants Bank	2-05-1926	2-06-1926	3	66,429
Swainsboro	Emanuel	The Central Bank	10-27-1920	11-09-1920	1	29,828
		The Citizens Bank of Swainsboro	11-10-1900	1900	1	39,374
		Spivey State Bank	8-27-1964	3-01-1965	0	36,301
Sylvania	Screven	Bank of Screven County	4-10-1911	5-01-1911	0	42,242
		Farmers and Merchants Bank	2-18-1946	3-01-1946	1	38,223
Sylvester	Worth	Bank of Worth County	4-28-1945	11-01-1945	2	30,837
		Sylvester Banking Company	7-05-1898	7- -1898	1	36,927
Talbotton	Talbot	The Peoples Bank of Talbotton	12-09-1890	1-13-1891	0	13,762
Tallapoosa	Haralson	Commercial Bank	12-09-1971	12-09-1971	3	15,858
		West Georgia Bank of Tallapoosa, Georgia	12-06-1948	6-06-1949	1	17,640
Tennille	Washington	Bank South, Washington County	4-04-1900	4- -1900	1	30,346
Thomaston	Upson	Bank of Upson	6-23-1951	10-01-1951	1	60,168
		West Central Georgia Bank	12-13-1973	4-15-1974	1	29,482

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Thomasville	Thomas	Commercial Bank	7-03-1916	7-22-1916	2	118,907
Thomson	McDuffie	Bank of Thomson	1-21-1985	1-21-1985	2	84,817
Tifton	Tift	The Citizens Bank of Tifton	2-24-1948	4-15-1948	1	57,008
		First Community Bank of Tifton	12-21-1936	2-24-1937	2	61,889
Toccoa	Stephens	The Bank of Toccoa	8-10-1911	9-01-1911	2	56,173
		The Citizens Bank	5-25-1950	3-16-1951	2	56,675
Trenton	Dade	Bank of Dade	7-05-1955	1-12-1956	0	23,657
Trion	Chattooga	*First National Bank of Chattooga County				21,463
Twin City	Emanuel	Durden Banking Company, Incorporated	6-26-1935	7-05-1935	0	21,070
Unadilla	Dooly	State Bank and Trust Co.	4-19-1935	4-22-1935	2	27,795
Union Point	Greene	The Farmers Bank	9-06-1911	9-06-1911	1	41,066
Uvalda	Montgomery	Altamaha Bank and Trust Company	5-02-1966	5-16-1966	1	26,417
Valdosta	Lowndes	*The First National Bank of Valdosta				118,443
		First State Bank and Trust Company of Valdosta	1-22-1906	3- -1906	2	75,667
		The Park Avenue Bank	6-28-1971	6-28-1971	1	35,793
Vidalia	Toombs	Brice Banking Company, Inc.	9-07-1965	10-14-1965	0	24,526
		Darby Bank and Trust Co.	6-22-1934	7-01-1934	0	31,648
		*First National Bank and Trust Company				47,985
Vienna	Dooly	Bank of Dooly	11-10-1975	7-30-1976	0	20,689
		Citizens Bank	6-24-1931	7-01-1931	0	16,881
Villa Rica	Carroll	Bank of Villa Rica	5-04-1899	5- -1899	1	31,617
Wadley	Jefferson	Bank of Wadley	1-29-1902	1- -1902	0	16,113
Warm Springs	Meriwether	First American Bank	10-11-1905	8-03-1906	1	12,937
Warner Robins	Houston	International City Bank	11-16-1983	1-04-1985	1	13,373
Warrenton	Warren	Citizens Bank	4-14-1902	4- -1902	0	20,069
Washington	Wilkes	Farmers and Merchants Bank	8-10-1949	3-14-1950	2	54,151
Watkinsville	Oconee	Bank of Georgia	10-19-1984	8-12-1985	0	5,288
		Oconee State Bank	6-05-1959	2-01-1960	2	45,247
Waycross	Ware	Commercial Bank	10-15-1918	10-30-1918	2	43,619
		Southern Bank	5-22-1956	6-11-1956	3	90,649
Waynesboro	Burke	*Bank of Waynesboro	12-16-1890	1891	1	43,390
		*The First National Bank of Waynesboro				27,056

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
West Point	Troup	*First National Bank of West Point	1-04-1952	1-15-1952	0	71,028
Willacoochee	Atkinson	The Peoples Bank	3-12-1951	3-17-1951	3	8,308
Winder	Barrow	Bank of Barrow	10-29-1926	10-30-1926	2	86,028
		The Peoples Bank	9-29-1902	9-29-1902	0	43,613
Woodbury	Meriwether	The Woodbury Banking Company	11-18-1907	11-25-1907	0	14,992
Woodland	Talbot	Talbot State Bank	2-25-1964	7-06-1964	0	11,375
Wrens	Jefferson	First State Bank	2-16-1897	2-16-1897	0	24,650
Wrightsville	Johnson	Bank of Wrightsville	3-18-1905	1-31-1905	1	24,395
Zebulon	Pike	United Bank of Pike				32,061

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DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITIONS OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1985
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1984
(Amounts in Thousands)

	December 31, 1985 371 Banks	December 31,1984 383 Banks
ASSETS		
Cash and Due from Depository Institutions	$ 6,300,306	$ 6,063,666
Securities	8,308,370	7,013,701
Federal Funds Sold and Securities Purchased under Agreement to Resell	3,432,895	1,904,312
Gross Loans and Lease Finance Receivables	27,554,458	23,309,812
Reserve for Loan and Lease Losses	(347,102)	(291,460)
Unearned Income	(436,457)	(581,004)
Net Loans and Lease Financing Receivables	26,770,899	22,437,348
Bank Premises, Furniture and Fixtures	842,606	772,244
Other Real Estate Owned	60,533	53,428
Intangible Assets	76,846	65,882
All Other Assets	1,336,564	1,652,271
TOTAL ASSETS	$ 47,129,019	$ 39,962,852
LIABILITIES		
Demand Deposits of IPC - Domestic	8,337,911	$ 8,147,786
Time and Savings Deposits of IPC - Domestic	22,826,930	19,095,550
Deposits in Foreign Offices	946,305	986,158
Deposits of U.S. Government	298,003	217,596
Deposits of SCM	2,146,097	1,896,219
Certified and Officers' Checks	194,386	174,684
All Other Deposits	535,453	904,839
TOTAL DEPOSITS	$ 35,285,085	$ 31,422,832
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	6,513,701	3,757,214
Other Liabilities for Borrowed Money	272,546	287,861
Mortgage Indebtedness	46,454	42,816
All Other Liabilities	1,719,130	1,589,743
TOTAL LIABILITIES	$ 43,836,916	$ 37,100,466
Subordinated Notes and Debentures	265,824	259,376
EQUITY CAPITAL		
Preferred Stock	766	1,021
Common Stock	405,105	409,747
Surplus	1,150,128	956,099
Undivided Profits and Capital Reserves	1,470,280	1,236,143
TOTAL EQUITY CAPITAL	3,026,279	$ 2,603,010
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 47,129,019	$ 39,962,852

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1985
(Amounts in Thousands)

Number of Banks	33	108
Size of Banks	Less than $10 Million	$ 10 Million to $ 25 Million
ASSETS		
Cash and Due from Depository Institutions	$ 25,087	$ 168,255
Securities	42,386	519,481
Federal Funds Sold and Securities Purchased under Agreement to Resell	30,808	153,953
Gross Loans and Lease Finance Receivables	106,349	1,043,973
Reserve for Loan and Lease Losses	(1,359)	(11,813)
Unearned Income	(4,767)	(48,320)
Net Loans and Lease Financing Receivables	100,223	983,840
Bank Premises, Furniture and Fixtures	7,612	39,614
Other Real Estate Owned	1,316	5,880
Intangible Assets	32	0
All Other Assets	3,703	39,114
TOTAL ASSETS	$ 211,167	$ 1,910,137
LIABILITIES		
Demand Deposits of IPC - Domestic	31,883	272,413
Time and Savings Deposits of IPC - Domestic	131,286	1,249,964
Deposits in Foreign Offices	0	0
Deposits of U.S. Government	296	6,009
Deposits of SCM	14,083	140,779
Certified and Officers' Checks	1,901	11,606
All Other Deposits	638	7,619
TOTAL DEPOSITS	$ 180,087	$ 1,688,390
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	50	1,863
Other Liabilities for Borrowed Money	61	1,491
Mortgage Indebtedness	176	2,627
All Other Liabilities	2,424	6,223
TOTAL LIABILITIES	$ 182,798	$ 1,720,594
Subordinated Notes and Debentures	140	960
EQUITY CAPITAL		
Preferred Stock	0	250
Common Stock	7,821	32,908
Surplus	15,131	80,589
Undivided Profits and Capital Reserves	5,277	74,836
TOTAL EQUITY CAPITAL	$ 28,229	$ 188,583
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 211,167	$ 1,910,137

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1985
(Amounts in Thousands)

Number of Banks	187	43
Size of Banks	$ 25 Million to $100 Million	$100 Million to $ 25 Million
ASSETS		
Cash and Due from Depository Institutions	$ 750,159	$ 5,356,805
Securities	2,437,185	5,309,318
Federal Funds Sold and Securities Purchased under Agreement to Resell	611,919	2,636,215
Gross Loans and Lease Finance Receivables	5,208,647	21,195,489
Reserve for Loan and Lease Losses	(52,851)	(281,079)
Unearned Income	(168,280)	(215,090)
Net Loans and Lease Financing Receivables	4,987,516	20,699,320
Bank Premises, Furniture and Fixtures	177,610	617,770
Other Real Estate Owned	18,146	35,191
Intangible Assets	1,160	75,654
All Other Assets	172,015	1,121,732
TOTAL ASSETS	$ 9,155,710	$ 35,852,005
LIABILITIES		
Demand Deposits of IPC - Domestic	1,353,750	6,679,865
Time and Savings Deposits of IPC - Domestic	5,894,932	15,550,748
Deposits in Foreign Offices	0	946,305
Deposits of U.S. Government	32,738	258,960
Deposits of SCM	728,553	1,262,682
Certified and Officers' Checks	67,676	113,203
All Other Deposits	39,641	487,555
TOTAL DEPOSITS	$ 8,117,290	$ 25,299,318
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	66,776	6,445,012
Other Liabilities for Borrowed Money	29,069	241,925
Mortgage Indebtedness	7,176	36,475
All Other Liabilities	129,529	1,560,954
TOTAL LIABILITIES	$ 8,349,840	$ 33,583,684
Subordinated Notes and Debentures	10,685	254,039
EQUITY CAPITAL		
Preferred Stock	516	0
Common Stock	131,632	232,744
Surplus	321,091	733,317
Undivided Profits and Capital Reserves	341,946	1,048,221
TOTAL EQUITY CAPITAL	$ 795,185	$ 2,014,282
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 9,155,710	$ 35,852,005

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES OF
STATE AND NATIONAL BANKS IN GEORGIA FOR
CALENDAR YEARS ENDING DECEMBER 31, 1985 and DECEMBER 31, 1984
(Amounts in Thousands)

	December 31, 1985 371 Banks	December 31, 1984 383 Banks
INTEREST INCOME		
Interest and Fees on Loans	$ 3,066,628	$ 2,724,707
Income from Lease Financing	46,508	30,348
Interest on Balances with Depository Institutions	169,153	197,231
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	164,565	199,288
Interest and Dividends from Securities	707,652	695,881
TOTAL INTEREST INCOME	$ 4,154,506	$ 3,847,455
INTEREST EXPENSE		
Interest on Deposits	1,951,695	1,872,654
Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase	330,353	370,050
Interest on Other Borrowed Money	22,703	25,030
Interest on Subordinated Notes and Debentures	29,581	23,045
TOTAL INTEREST EXPENSE	$ 2,334,332	$ 2,290,779
NET INTEREST INCOME	1,820,174	1,556,676
TOTAL NONINTEREST INCOME	551,878	465,531
OVERHEAD EXPENSE		
Salaries and Employee Benefits	765,232	670,308
Net Occupancy Expense of Bank Premises and Equipment Expenses	243,511	211,359
Other Noninterest Expenses	561,078	507,686
TOTAL OVERHEAD EXPENSES	$ 1,569,821	$ 1,389,353
PROVISION FOR LOAN LOSSES	199,720	134,893
SECURITIES GAINS AND LOSSES	11,625	(15,024)
NET OPERATING INCOME BEFORE TAXES	614,136	482,937
APPLICABLE INCOME TAXES	110,248	63,926
NET OPERATING INCOME AFTER TAXES	503,888	419,011
EXTRAORDINARY INCOME OR EXPENSES, NET	1,198	512
NET INCOME	$ 505,086	$ 419,523

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE) OF
STATE AND NATIONAL BANKS IN GEORGIA FOR
CALENDAR YEAR ENDING DECEMBER 31, 1985
(Amounts in Thousands)

Number of Banks	33	108
Size of Banks	Less than $ 10 Million	$ 10 Million to $ 25 Million
INTEREST INCOME		
Interest and Fees on Loans	$ 13,235	$ 130,706
Interest from Lease Financing	2	16
Interest on Balances with Depository Institutions	534	3,983
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	1,956	11,007
Interest and Dividends from Securities	4,625	51,182
TOTAL INTEREST INCOME	$ 20,352	$ 196,894
INTEREST EXPENSE		
Interest on Deposits	10,464	106,848
Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase	22	104
Interest on Other Borrowed Money	23	327
Interest on Subordinated Notes and Debentures	12	67
TOTAL INTEREST EXPENSE	$ 10,521	$ 107,346
NET INTEREST INCOME	9,831	89,548
TOTAL NONINTEREST INCOME	2,125	17,620
OVERHEAD EXPENSE		
Salaries and Employee Benefits	4,906	36,342
Net Occupancy Expense of Bank Premises and Equipment Expenses	1,574	9,625
Other Noninterest Expenses	3,337	24,403
TOTAL OVERHEAD EXPENSE	$ 9,817	$ 70,370
PROVISION FOR LOAN LOSSES	1,712	9,569
SECURITIES GAINS AND LOSSES	58	1,160
NET OPERATING INCOME BEFORE TAXES	485	28,389
APPLICABLE INCOME TAXES	537	6,282
NET OPERATING INCOME AFTER TAXES	(52)	22,107
EXTRAORDINARY INCOME OR EXPENSES, NET	83	120
NET INCOME	$ 31	$ 22,227

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE) OF
STATE AND NATIONAL BANKS IN GEORGIA FOR
CALENDAR YEAR ENDING DECEMBER 31, 1985

Number of banks	187	43
Size of Banks	$ 25 Million to $100 Million	$100 Million and Over
INTEREST INCOME		
Interest and Fees on Loans	$ 632,464	$ 2,290,223
Income from Lease Financing	750	45,740
Interest on Bank Balances with Depository Institutions	21,531	143,105
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	46,582	105,020
Interest and Dividends from Securities	223,294	428,551
TOTAL INTEREST INCOME	$ 924,621	$ 3,012,639
TOTAL EXPENSE		
Interest on Deposits	519,545	1,314,838
Expense on Federal Funds Purchased and Securities Sold under Agreements to Repurchase	3,963	326,264
Interest on Other Borrowed Money	2,304	20,049
Interest on Subordinated Notes and Debentures	1,159	28,343
TOTAL INTEREST EXPENSE	$ 526,971	$ 1,689,494
NET INTEREST INCOME	397,650	1,323,145
TOTAL NONINTEREST INCOME	80,767	451,366
OVERHEAD EXPENSE		
Salaries and Employee Benefits	154,906	569,078
Net Occupancy Expense of Bank Premises and Equipment Expenses	43,698	188,614
Other Noninterest Expenses	101,535	431,803
TOTAL OVERHEAD EXPENSES	$ 300,139	$ 1,189,495
PROVISION FOR LOAN LOSSES	34,446	153,993
SECURITIES GAINS AND LOSSES	1,661	8,746
NET OPERATING INCOME BEFORE TAXES	145,493	439,769
APPLICABLE INCOME TAXES	25,891	77,538
NET OPERATING INCOME AFTER TAXES	119,602	362,231
EXTRAORDINARY INCOME OR EXPENSES, NET	793	202
NET INCOME	$ 120,395	$ 362,433

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
DECEMBER 31, 1985

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST STATE CORPORATION, Albany	2-04-81
*First State Bank & Trust Company, Albany	2-04-81
First State Bank and Trust Company in Cordele, Cordele	12-06-84
First State Bank & Trust Company in Leesburg, Leesburg	2-04-81
FIRST BANK SHARES OF THE SOUTH EAST, INC., Alma	6-11-85
The First National Bank of Alma, Alma	6-11-85
SOUTH BANKING COMPANY, Alma	11-20-80
*Alma Exchange Bank & Trust, Alma	11-20-80
Citizens State Bank, Kingsland	11-20-80
BANK SOUTH CORPORATION, Atlanta	7-01-76
*Bank South, National Association, Atlanta	7-01-76
BANK SOUTH MACON, INC., Macon	9-28-78
	10-05-84
Bank South, Fitzgerald, Fitzgerald	4-24-84
*Bank South, Macon, Macon	9-28-78
Bank South, Washington County, Tennille	8-27-84
Bank South, Jasper County, National Association, Monticello	1-13-81
Bank South, Houston County National Association, Perry	12-19-79
CDB CORP., Atlanta	11-07-80
Citizens DeKalb Bank, Clarkston	11-07-80
CITIZENS BANCSHARES, CORP., Atlanta	7-01-76
Citizens Trust Bank, Atlanta	7-01-76
CITIZENS AND SOUTHERN GEORGIA CORPORATION, Atlanta	7-01-76
LANDMARK BANKING CORPORATION OF FLORIDA, Fort Lauderdale	6-21-85
COMMUNITY FINANCIAL SERVICES, INC., Atlanta	** 11-18-85
Georgia Bankers Bank, Atlanta	** 11-18-85
FIRST WACHOVIA CORPORATION, Atlanta	** 10-28-85
FIRST ATLANTA CORPORATION, Atlanta	7-01-76
	** 10-28-85
*The First National Bank of Atlanta, Atlanta	7-01-76
The First National Bank of Dalton, Dalton	3-10-77
First Bank of Savannah, Savannah	12-01-76
THE WACHOVIA CORPORATION, Winston-Salem, N.C.	** 10-28-85
Wachovia Bank and Trust Company	** 10-28-85

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
HERITAGE BANCSHARES, INC., Atlanta	12-16-80
Heritage Bank, Alpharetta	12-16-80
INTEREDEC (Georgia), Limited, Paris, France	7-05-83
INTEREDEC (Georgia) N.V., Paris, France	7-05-83
NBG FINANCIAL CORPORATION, Atlanta	7-05-83
*The National Bank of Georgia, Atlanta	7-05-83
ROSWELL BANCSHARES, INC., Atlanta	11-07-80
Roswell Bank, Roswell	11-07-80
SUNTRUST BANKS, INC., Atlanta	1-11-85
Trust Company Bank of South Georgia, N.A., Albany	11-27-85
SUN BANKS, INC., Orlando, Florida	1-11-85
TRUST COMPANY OF GEORGIA, Atlanta	7-01-76 1-11-85
The First National Bank of Athens, Athens	3-16-82
*Trust Company Bank, Atlanta	7-01-76
Trust Company Bank of Augusta, National Association, Augusta	4-27-78
Trust Company Bank of Carroll County, Bowdon	3-18-80
Trust Company Bank of Columbus, National Association, Columbus	4-27-78
Trust Company Bank of Rockdale, Conyers	12-19-79
Trust Company Bank of Douglas County, Douglasville	10-25-79
Trust Company of Clayton County, Jonesboro	12-17-76
Trust Company Bank of Troup County, LaGrange	1-12-84
Trust Company Bank of Gwinnett County, Lawrenceville	2-26-79
Trust Company Bank of Middle Georgia, N.A., Macon	4-27-78
Trust Company Bank of Henry County, National Association, McDonough	8-28-80
Trust Company Bank of Northwest Georgia, National Association, Rome	4-27-78
Trust Company of Georgia Bank of Savannah, N.A., Savannah	4-27-78
Trust Company Bank of Cobb County, N.A., Smyrna	9-23-76
SOUTHERN BANCSHARES, INC., Atlanta	3-26-81 9-23-82
Trust Company Bank of Southeast Georgia National Association, Brunswick	3-13-84
*Trust Company Bank of Coffee County, Douglas	3-26-81

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
TCB CORP., Atlanta	11-07-80
The Gordon Bank, Gordon	11-07-80
FIRST RAILROAD & BANKING COMPANY OF GEORGIA, Augusta	7-01-76
First Georgia Bank, Atlanta	10-12-78
*Georgia Railroad Bank & Trust Company, Augusta	7-01-76
The First National Bank of Columbus, Columbus	11-08-82
The Bank of Dalton, Dalton	10-25-79
Commercial Bank & Trust Company, Griffin	6-06-83
Central Bank of Georgia, Macon	1-27-84
First National Bank in Newnan, Newnan	12-21-81
Farmers and Merchants Bank, Pine Mountain	11-08-82
The National City Bank of Rome, Rome	2-25-85
Savannah Bank and Trust Company of Savannah, Savannah	1-27-84
Bank of Screven County, Sylvania	1-27-84
The First National Bank of Valdosta, Valdosta	1-27-84
First National Bank and Trust Company, Vidalia	1-27-84
Commercial Bank, Waycross	1-27-84
PORT CITY HOLDING COMPANY, INC., Bainbridge	8-11-81
The First Port City Bank, Bainbridge	8-11-81
FIRST CITIZENS BANCORP OF CHEROKEE COUNTY, INC., Ball Ground	3-18-83
Citizens Bank, Ball Ground	3-18-83
UNITED BANK CORPORATION, Barnesville	11-25-81
*United Bank, Barnesville	11-25-81
United Bank of Crawford, Roberta	11-25-81
United Bank of Pike, Zebulon	11-25-81
BAXLEY STATE BANKING COMPANY, Baxley	4-02-84
Baxley State Bank, Baxley	4-02-84
GEORGIA PEOPLES BANKSHARES, INC., Baxley	6-14-82
Peoples State Bank & Trust, Baxley	6-14-82
FIRST UNION BANCORP, Barnesville	4-25-85
First National Bank of Union County, Barnesville	4-25-85
ANB BANKSHARES, INC., Brunswick	9-19-84
*American National Bank of Brunswick, Brunswick	9-19-84
State Bank of Kingsland, Kingsland	9-19-84
FIRST HARALSON CORPORATION, Buchanan	3-06-84
The First National Bank of Haralson County, Buchanan	3-06-84

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
SOUTHLAND BANK CORP., Butler	2-13-84
*The Citizens State Bank, Butler	2-13-84
Coffee County Bank, Douglas	2-13-84
FARMERS BANCSHARES, INC., Cadwell	7-24-79
*Farmers State Bank, Cadwell	7-24-79
The Security State Bank, McRae	8-08-83
CAIRO BANCSHARES, INC., Cairo	4-16-82
Cairo Banking Company, Cairo	4-16-82
GRADY HOLDING COMPANY, Cairo	6-30-78
First National Bank of Grady County, Cairo	6-30-78
P & C BANK SHARES, INC., Camilla	12-30-80
Planters & Citizens Bank, Camilla	12-30-80
B C BANKSHARES, INC., Canton	9-05-84
Bank of Canton, Canton	9-05-84
UNITED SECURITY BANCSHARES, INC., Canton	2-21-84
United Security Bank, Sparta	2-21-84
FIRST BANKS, INC., Carnesville	4-13-81
First Bank and Trust, Carnesville	4-13-81
*Bank of Toccoa, Toccoa	4-13-81
PEOPLES EQUITY SHARES, INC., Carrollton	12-05-80
The Peoples Bank, Carrollton	12-05-80
WGNB CORP., Carrollton	** 8-12-85
West Georgia National Bank of Carrollton, Carrollton	** 8-12-85
BARTOW BANCSHARES, INC., Cartersville	4-28-83
*Bartow County Bank, Cartersville	4-28-83
Citizens Bank of Americus, Americus	11-15-84
PEOPLES BARTOW CORPORATION, Cartersville	2-13-84
Peoples Bank of Bartow County, Cartersville	2-13-84
NCNB CORPORATION, Charlotte, N.C.	12-12-85
SOUTHERN NATIONAL BANKSHARES, INC., Atlanta	2-21-84
	12-12-85
NCNB National Bank of Georgia, Atlanta	2-21-84

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST CHATSWORTH BANKSHARES, INC., Chatsworth	3-03-83
The First National Bank of Chatsworth, Chatsworth	3-03-83
LIBERTY BANCORP OF GEORGIA, INC., Clayton	5-12-83
Rabun County Bank, Clayton	5-12-83
WHITE COUNTY BANCSHARES, INC., Cleveland	9-19-84
White County Bank, Cleveland	9-19-84
CB&T BANCSHARES, INC., Columbus	7-01-76
Security Bank and Trust Company of Albany, Albany	1-03-79
Sumter Bank and Trust Company, Americus	4-24-80
The Coastal Bank of Georgia, Brunswick	9-18-81
Citizens Bank and Trust of West Georgia, Carrollton	1-15-85
*Columbus Bank and Trust Company, Columbus	7-01-76
Bank of Hazlehurst, Hazlehurst	5-20-83
Commercial Bank & Trust Company of Troup County, LaGrange	9-07-76
Commercial Bank, Thomasville	9-07-76
First State Bank and Trust Company of Valdosta	11-05-81
COHUTTA BANCSHARES, INC., Chatsworth	11-30-82 7-31-85
Cohutta Banking Company, Chatsworth	11-30-82
SOUTHWEST GEORGIA FINANCIAL CORPORATION, Moultrie	11-18-80 12-14-84
Moultrie National Bank, Moultrie	11-18-80
WEST GEORGIA FINANCIAL CORPORATION, Tallapoosa	10-12-78 3-14-83
West Georgia Bank of Tallapoosa, Tallapoosa	10-12-78
FIRST COMMERCE BANCORP, INC., Commerce	10-27-81
The First National Bank of Commerce, Commerce	10-27-81
FIRST BANK FINANCIAL CORPORATION, Conyers	10-19-84
First Bank of Conyers, Conyers	10-19-84
FLINT BANCSHARES, INC., Cordele	5-10-82
Cordele Banking Company, Cordele	5-10-82
COMMUNITY BANKSHARES, INC., Cornelia	3-12-81
Northeastern Banking Company, Commerce	3-30-82
*Cornelia Bank, Cornelia	3-12-81
HABERSHAM BANCORP, Cornelia	12-05-84
Habersham Bank, Clarksville	12-05-84

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FNB NEWTON BANKSHARES, INC., Covington	11-30-84
First National Bank of Newton County, Covington	11-30-84
FORSYTH BANCSHARES, INC., Cumming	7-24-85
Forsyth County Bank, Cumming	7-24-85
DAHLONEGA BANCORP, INC., Dahlonega	4-20-82
*Bank of Dahlonega, Dahlonega	4-20-82
The Bank of Ellijay, Ellijay	4-11-85
FIRST NATIONAL BANCSHARES OF PAULDING COUNTY, INC., Dallas	6-19-85
First National Bank of Paulding County, Dallas	6-19-85
NORTHWEST GEORGIA FINANCIAL CORPORATION, Dallas	3-05-82
The Citizens Bank, Dallas	3-05-82
HARDWICK HOLDING COMPANY, Dalton	9-23-80
Hardwick Bank & Trust Company, Dalton	9-23-80
DAWSON BANCSHARES, INC., Dawson	9-19-83
Bank of Dawson, Dawson	9-19-83
DAWSON COUNTY BANCSHARES, INC., Dawsonville	12-03-84
Dawson County Bank, Dawsonville	12-03-84
FIDELITY SOUTHERN CORPORATION, Decatur	12-18-79
Fidelity National Bank, Decatur	12-18-79
M & F FINANCIAL CORPORATION, Donalsville	2-01-85
Merchants and Farmers Bank, Donalsonville	2-01-85
METRO BANCORP, INC., Douglasville	12-10-84
The Commercial Bank, Douglasville	12-10-84
THORNTON HOLDING COMPANY, INC., Douglasville	12-17-81
Douglas County Bank, Douglasville	12-17-81
MID-STATE BANKS, INC., Dublin	3-05-80
The Morris State Bank, Dublin	3-05-80
CITIZENS CORPORATION, Eastman	1-15-85
Citizens Bank & Trust Company, Eastman	1-15-85

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
PEOPLES BANKSHARES, INCORPORATED, Eatonton	2-17-84
The Peoples Bank, Eatonton	2-17-84
BOE BANCSHARES, INC., Edison	3-05-84
The Bank of Edison	3-05-84
FIRST ELBERT CORPORATION, Elberton	4-01-83
First National Bank in Elberton, Elberton	4-01-83
MIDDLE GEORGIA CORPORATION, Ellaville	5-08-81
Bank of Ellaville, Ellaville	5-08-81
FAIRBANCO HOLDING COMPANY, INC., Fairburn	6-11-84
Fairburn Banking Company, Fairburn	6-11-84
COLONY BANKCORP, INC., Fitzgerald	4-15-83
Ashburn Bank, Ashburn	8-28-84
Bank of Dodge County, Chester	9-09-85
*The Bank of Fitzgerald, Fitzgerald	4-15-83
Pitts Banking Company, Pitts	4-02-84
SOUTHEASTERN BANKING CORPORATION, Folkston	4-14-81
The Darien Bank, Darien	8-23-83
*Southeastern Bank, Folkston	4-14-81
COUNTRY BANK COMPANY, Forsyth	2-25-82
Monroe County Bank, Forsyth	2-25-82
CATOOSA BANCSHARES, INC., Fort Oglethorpe	12-15-80
Fort Oglethorpe State Bank, Fort Oglethorpe	12-15-80
BANK CORPORATION OF GEORGIA, Fort Valley	5-13-80
*First South Bank, Fort Valley	5-13-80
First South Bank of Camden County, St. Marys	1-07-85
CB BANCSHARES, INC., Fort Valley	8-24-83
The Citizens Bank, Fort Valley	8-24-83
CITIZENS EXPRESS COMPANY, Gainesville	10-28-83
The Citizens Bank, Gainesville	10-28-83
FIRST NATIONAL BANCORP, Gainesville	5-11-81
Bank of Clayton, Clayton	10-04-84
The Peoples Bank, Cleveland	9-05-85
First National Bank of Habersham, Cornelia	4-30-82
Granite City Bank, Elberton	7-30-84
*The First National Bank of Gainesville, Gainesville	5-11-81

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST CITIZENS BANKSHARES, INC., Glennville	12-16-80
First Citizens Bank, Glennville	12-16-80
CITIZENS FINANCIAL SERVICES, INC., Greensboro	6-17-85
Citizens Union Bank, Greensboro	6-17-85
FNB BANKING COMPANY, Griffin	1-17-83
*First National Bank of Griffin, Griffin	1-17-83
The First National Bank of Barnesville, Barnesville	12-21-84
CCB BANCSHARES, INC., Hahira	12-15-82
Citizens Community Bank, Hahira	12-15-82
LOWNDES BANCSHARES, INC., Hahira	9-16-85
Commercial Banking Company, Hahira	9-16-85
JEFF DAVIS BANKSHARES, INC., Hazlehurst	1-22-85
Jeff Davis Bank, Hazlehurst	1-22-85
COASTAL BANKSHARES, INC., Hinesville	7-07-82
The Coastal Bank, Hinesville	7-07-82
LIBERTY SHARES, INC., Hinesville	10-24-84
The Hinesville Bank, Hinesville	10-24-84
FIRST HOGANSVILLE BANKSHARES, INC., Hogansville	9-23-82
The Citizens Bank, Hogansville	9-23-82
BANKS COUNTY FINANCIAL CORPORATION, Homer	3-24-82
Bank of Banks County, Homer	3-24-82
JBC BANCSHARES, INC., Jasper	7-10-85
Jasper Banking Company, Jasper	7-10-85
PICKENS COUNTY BANCSHARES, INC., Jasper	12-08-82
Pickens County Bank, Jasper	12-08-82
FIRST JACKSON BANCORP, Jefferson	2-27-84
The First National Bank of Jasper County, Jefferson	2-27-84
LAFAYETTE BANKSHARES, INC., LaFayette	1-03-84
The Bank of LaFayette, Georgia, LaFayette	1-03-84

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FMB BANCSHARES, INC., Lakeland	10-11-84
Farmers and Merchants Bank, Lakeland	10-11-84
FIRST SECURITY BANKSHARES, INC., Lavonia	11-15-83
Bank of Hartwell, Hartwell	11-26-85
*Northeast Georgia Bank, Lavonia	11-15-83
CITIZENS HOLDING COMPANY, Lexington	3-03-83
Citizens Banking Company, Lexington	3-03-83
LINCOLN BANCSHARES, INC., Lincolnton	12-03-84
Farmers State Bank, Lincolnton	12-03-84
PERSONS BANKING COMPANY, INC., Lithonia	8-22-80
The Farmers Bank, Forsyth	8-22-80
*The Peoples Bank, Lithonia	8-22-80
The Bank of Perry, Perry	3-31-81
THE QUEENSBORO COMPANY, Louisville	11-18-85
The First National Bank of Louisville, Louisville	11-18-85
SOUTH GEORGIA BANKSHARES, CORP., Lyons	12-17-80
The Peoples Bank of Lyons, Georgia, Lyons	12-17-80
GEORGIA STATE BANCSHARES, INC., Mableton	1-19-82
Georgia State Bank, Mableton	1-19-82
MADISON BANK CORP., Madison	7-10-85
Bank of Madison, Madison	7-10-85
F AND M HOLDING COMPANY, INC., Manchester	** 12-14-84
F & M Bank and Trust Company, Manchester	** 12-14-84
THE CHATTAHOOCHEE FINANCIAL CORPORATION, Marietta	8-13-84
The Chattahoochee Bank, Marietta	8-13-84
FIRST CITY BANCORP, INC., Marietta	12-02-80
The First National Bank of Cobb County, Marietta	12-02-80
FCS FINANCIAL CORPORATION, Martinez	9-16-83
First Columbia Bank, Martinez	9-16-83
J. L. PILCHER AND SONS, INC., Meigs	7-01-76
Bank of Meigs, Meigs	7-01-76

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
CENTRAL AND SOUTHERN HOLDING COMPANY, Milledgeville	3-06-81
The Citizens and Southern Bank of Milledgeville, Milledgeville	3-06-81
EXCHANGE BANKSHARES, INC., Milledgeville	10-05-83
Exchange Bank, Milledgeville	10-05-83
F. A. BANKSHARES, INC., Monroe	12-30-83
First American Bank of Walton, Monroe	12-30-83
NBWC CORPORATION, Monroe	9-23-82
The National Bank of Walton County, Monroe	9-23-82
ABC HOLDING COMPANY, MOULTRIE	3-23-81
*American Banking Company, Moultrie	3-23-81
Bank of Quitman, Quitman	5-09-85
THE NASHVILLE HOLDING COMPANY, Nashville	5-16-85
Adel Banking Company, Adel	** 10-01-85
*The Citizens Bank, Nashville	5-16-85
UNITED BANKSHARES, INC., Nashville	4-23-85
The United Banking Company, Nashville	4-23-85
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, N.J.	6-27-83
PRUCO, INC., Newark, N.J.	6-27-83
PRUDENTIAL CAPITAL AND INVESTMENT SERVICES, INC., Newark, N.J.	6-27-83
*The Prudential Bank and Trust Company, Atlanta	6-27-83
NICHOLLS STATE BANCSHARES, INC., Nicholls	5-03-84
Nicholls State Bank, Nicholls	5-03-84
IRWIN BANKCORP, INC., Ocilla	9-24-84
The Bank of Ocilla, Georgia, Ocilla	9-24-84
FIRST FULTON BANCSHARES, INC., Palmetto	8-16-85
First Fulton Bank and Trust, Palmetto	8-16-85
PINEVIEW BANCSHARES, INC., Pineview	10-06-81
Pineview State Bank, Pineview	10-06-81

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
GEORGIA COMMUNITY BANCORP, INC., Reynolds	10-25-84
Bank of Terrell, Dawson	10-25-84
Commercial State Bank, Donalsonville	10-25-84
*The Citizens State Bank, Reynolds	10-25-84
NW SERVICES CORPORATION, RINGGOLD	12-14-83
Northwest Georgia Bank, Ringgold	12-14-83
ROSSVILLE BANKSHARES, INC., Rossville	8-13-84
Rossville Bank, Rossville	8-13-84
SSL FINANCIAL CORPORATION, Roswell	1-10-84
Sentry Bank and Trust Company, Roswell	1-10-84
FIRST CAMDEN BANCORPORATION, St. Marys	7-18-85
First National Bank of Camden County, St. Marys	7-18-85
CHARLTON ASSOCIATES, Savannah	12-27-84
AMERICORP, INC., Savannah	12-27-84
Ameribank, National Association, Savannah	12-27-84
SOUTHERN BANK HOLDING COMPANY, Savannah	6-09-77
Southern Bank and Trust Company, Savannah	6-09-77
GEORGIA CENTRAL BANCSHARES, INC., Social Circle	9-06-84
Georgia Central Bank, Social Circle	9-06-84
SOPERTON NAVAL STORES, INC., Soperton	7-01-76
The Bank of Soperton, Soperton	7-01-76
FIRST BANKING COMPANY OF SOUTHEAST GEORGIA, Statesboro	2-08-82
*First Bulloch Bank & Trust Company, Statesboro	2-08-82
Metter Banking Company, Metter	12-04-85
HENRY COUNTY BANCSHARES, INC., Stockbridge	3-07-83
The First State Bank, Stockbridge	3-07-83
FMB CORP., Summerville	11-07-80
Farmers & Merchants Bank, Summerville	11-07-80
CENTRAL BANKING COMPANY, Swainsboro	10-07-81
The Central Bank, Swainsboro	10-07-81

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST BANK HOLDING COMPANY, Sylvester	8-22-83
Sylvester Banking Company, Sylvester	8-22-83
WCG BANCSHARES, INC., Thomaston	12-10-82
West Central Georgia Bank, Thomaston	12-10-82
ALLIED BANKSHARES, INC., Thomson	12-03-84
Bank of Millen, Millen	9-30-85
Bank of Morgan County, Rutledge	4-25-85
*Bank of Thomson, Thomson	12-03-84
FIRST COMMUNITY BANCSHARES OF TIFTON, INC., Tifton	5-10-82
First Community Bank of Tifton, Tifton	5-10-82
TRI-STATES BANKSHARES, INC., Trenton	4-27-82
Bank of Dade, Trenton	4-27-82
LOCAL INVESTORS, INC., Unadilla	10-31-83
State Bank and Trust Company, Unadilla	10-31-83
ALTAMAHA BANCSHARES, INC., Uvalda	11-03-80
Altamaha Bank and Trust Company, Uvalda	11-03-80
PAB BANKSHARES, INC., Valdosta	8-02-82
*The Park Avenue Bank, Valdosta	8-02-82
FARMERS & MERCHANTS BANCSHARES, INC., Adel	1-03-84
	10-25-85
Farmers & Merchants Bank, Adel	1-03-84
TOOMBS BANK SHARES, INC., Vidalia	3-15-83
Brice Banking Company, Inc., Vidalia	3-15-83
DOOLY BANCSHARES, INC., Vienna	4-03-85
Bank of Dooly, Vienna	4-03-85
SOUTHERN BANCORP, INC., Waycross	10-21-81
The Exchange Bank, Douglas	7-28-82
Mount Vernon Bank, Mount Vernon	1-26-84
*Southern Bank, Waycross	10-21-81
FIRST BANKSHARES OF WEST POINT, INC., West Point	7-13-83
First National Bank of West Point, West Point	7-13-83

* Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
ATKINSON COUNTY BANKSHARES CORPORATION, Willacoochee	9-18-80
The Peoples Bank, Willacoochee	9-18-80
PEOPLES HOLDING COMPANY, Winder	11-17-83
The Peoples Bank, Winder	11-17-83
WOODBURY BANCSHARES, INC., Woodbury	12-08-83
The Woodbury Banking Company, Woodbury	12-08-83

*Lead Bank
**Incomplete

BANK HOLDING COMPANIES DEREGISTERED/DISSOLVED

BANK HOLDING COMPANY	LOCATION	EFFECTIVE
CBA Bancshares, Inc.	Americus	1-03-85
Georgia First Financial Corp.	Calhoun	9-17-85
The Peoples Bankcorp	Gainesville	9-30-85
First Gwinnett Bancshares, Inc.	Lawrenceville	8-01-85
F & M Bancshares, Inc.	Leslie	4-30-85
N. C. B. Corporation	Mansfield	8-30-85
Metter Financial Services, Inc.	Metter	12-31-85
Bancshares of Georgia, Inc.	Montezuma	6-30-85
First United Bancshares, Inc.	Montezuma	5-28-85
Quitman Bancshares, Inc.	Quitman	6-28-85
The National City Bankcorp	Rome	3-07-85
Carroll County Financial Corporation	Temple	9-30-85
First Thomson Bancorp, Inc.	Thomson	1-26-85

APPLICATIONS APPROVED FOR BANK HOLDING COMPANY SUBSIDIARIES TO MERGE ACROSS COUNTY LINES

BANK HOLDING COMPANY	LOCATION	EFFECTIVE DATE
CITIZENS AND SOUTHERN GEORGIA CORPORATION	Atlanta	
The Citizens and Southern Bank of Albany	Albany	12-31-85
The Citizens and Southern Bank of Dublin	Dublin	12-31-85
The Citizens and Southern Bank of West Georgia	LaGrange	12-31-85
The Citizens and Southern Bank of Newnan Bank	Newnan	12-31-85
The Rome Bank and Trust Company	Rome	8-01-85
The Citizens and Southern Bank of Thomaston	Thomaston	12-31-85
with/into		
The Citizens and Southern National Bank	Savannah	
FIRST STATE CORPORATION	Albany	
Fort Gaines Banking Company	Fort Gaines	2-11-85
with/into		
First State Bank & Trust Company	Albany	
BANK SOUTH CORPORATION	Atlanta	
The Bank of Griffin	Griffin	4-19-85
with/into		
Bank South National Association	Atlanta	
FIRST ATLANTA CORPORATION	Atlanta	
The Bank of Macon County	Montezuma	6-30-85
with/into		
The First National Bank of Atlanta	Atlanta	
TRUST COMPANY OF GEORGIA	Atlanta	
Farmers Bank of Pelham	Pelham	4-01-85
with/into		
Trust Company Bank of South Georgia, National Association	Albany	
FIRST RAILROAD & BANKING COMPANY OF GEORGIA	Augusta	
Commercial & Exchange Bank	Bremen	7-31-85
First Georgia Bank of Cobb County	Marietta	7-31-85
Gwinnett Bank & Trust Company	Norcross	12-30-85
with/into		
First Georgia Bank	Atlanta	
FIRST RAILROAD & BANKING COMPANY OF GEORGIA	Augusta	
Georgia State Bank	Martinez	12-30-85
Washington Loan and Banking Company	Washington	8-30-85
with/into		
Georgia Railroad Bank & Trust Company	Augusta	

APPLICATIONS APPROVED FOR BANK HOLDING COMPANY SUBSIDIARIES TO MERGE ACROSS COUNTY LINES (CONTINUED)

BANK HOLDING COMPANY	LOCATION	EFFECTIVE DATE
CB&T BANCSHARES, INC.	Columbus	
The Citizens & Merchants Bank	Bremen	12-06-85
with/into		
Citizens Bank and Trust Company of West Georgia	Carrollton	
CB&T BANCSHARES, INC.	Columbus	
First United Bank	Montezuma	5-28-85
with/into		
Columbus Bank and Trust Company	Columbus	
BANK SOUTH MACON, INC.	Macon	
First Citizens Bank	Forsyth	7-22-85
with/into		
Bank South, Macon	Macon	

INTERNATIONAL BANK AGENCIES

NAME OF AGENCY	LICENSE NO.	ISSUED	RENEWED	TOTAL GEORGIA ASSETS (In Thousands)
Barclays Bank PLC (England)	1	6-11-76	6-11-85	$ 92,058
The Bank of Nova Scotia (Canada)	2	5-27-77	5-27-85	515,724
Algemene Bank Nederland N.V. (Netherlands)	3	6-24-77	6-24-85	223,562
Swiss Bank Corporation (Switzerland)	4	7-14-77	7-14-85	53,472
Canadian Imperial Bank of Commerce (Canada)	5	4-05-78	4-05-85	357,993
Commerzbank Aktiengesellschaft (Federal Republic of Germany)	6	10-31-78	10-31-85	77,479
Credit Suisse (Switzerland)	7	11-27-78	11-27-85	*
The Toronto-Dominion Bank (Canada)	8	2-23-79	2-23-85	1,764,815
Lloyds Bank International (England)	9	4-13-79	4-13-85	
Kredietbank, N.V. (Belgium)	10	3-20-80	3-20-85	*
Credit Lyonnais (France)	11	11-06-80	11-06-85	*
Bayerische Vereinsbank AG (Union Bank of Bavaria) (West Germany)	12	12-01-80	12-01-85	130,184
Standard Chartered Bank (England)	13	10-19-81	10-19-85	56,655
Banca Nazionale del Lavoro (Italy)	14	2-09-82	2-09-85	519,735

INTERNATIONAL BANK AGENCIES (CONTINUED)

NAME OF AGENCY	LICENSE NO.	ISSUED	RENEWED	TOTAL GEORGIA ASSETS (In Thousands)
Banque Indosuez France	15	3-28-83	3-28-85	*
National Westminister PLC (England)	16	7-03-84	7-03-85	*
The Sanwa Bank, Limited (Japan)	17	11-14-84	11-14-85	45,983
National Bank of Canada (Canada)	18	4-10-85		

*Operating as Representative Office ONLY on December 31, 1985.

INTERNATIONAL BANK FACILITIES

PARENT BANK AND ADDRESS	LOCATION OF FACILITY	PERMIT NO.	ISSUED	RENEWED
The Citizens and Southern National Bank Atlanta, GA 30303	34 Broad St., N.W. Atlanta, GA 30303	1	12-22-81	12-22-85
The National Bank of Georgia Atlanta, GA 30303	34 Peachtree St., N.W. Atlanta, GA 30303	2	1-06-82	1-06-85
The First National of Atlanta Atlanta, GA 30303	2 Peachtree St., N.W. Atlanta, GA 30303	3	1-26-82	1-26-85
Trust Company Bank Atlanta, GA 30302	25 Park Place, N.E. Atlanta, GA 30302	4	2-02-82	2-02-85
Bayerische Vereins-bank AG (Union Bank of Bavaria) Munich, Germany	230 Peachtree St., N.W. Suite 600 Atlanta, GA 30303	5	5-03-82	5-03-85
Chase Bank International Newark, Delaware	5775-F Peachtree-Dunwoody Rd. Atlanta, GA 30342	6	7-15-82	7-15-85

INTERNATIONAL BANK FACILITIES (CONTINUED)

PARENT BANK AND ADDRESS	LOCATION OF FACILITY	PERMIT NO.	ISSUED	RENEWED
Banca Nazionale del Lavora Rome, Italy	235 Peachtree St., N.E. Suite 2000 Atlanta, GA 30303	7	10-24-83	10-24-85
Bank South, N.A. Atlanta, GA 30303	55 Marietta St. Atlanta, GA 30303	9	12-28-84	12-28-85

REPRESENTATIVE OFFICES OF DOMESTIC BANKS

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Bank of America NT & SA San Francisco, California	Atlanta
Columbus Bank and Trust Company Columbus, Georgia	
d/b/a The Georgia Company	Albany
d/b/a The Georgia Company	Savannah
d/b/a The Georgia Company	Valdosta
Bankers Trust Company New York, New York	Atlanta
The First National Bank of Boston Boston, Massachusetts	Atlanta
Commonwealth Savings Association Houston, Texas	Atlanta
Continental Illinois National Bank and Trust Company of Chicago Chicago, Illinois	Atlanta
The First National Bank of Chicago Chicago, Illinois	Atlanta
Security Pacific National Bank Los Angeles, California	Atlanta
American National Bank of Brunswick Brunswick, Georgia	State Farm Agents Various

REPRESENTATIVE OFFICES OF DOMESTIC BANKS (CONTINUED)

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
United Virginia Mortgage Corporation Richmond, Virginia	Atlanta
Heritage Bank Alpharetta, Georgia	Marietta Fayetteville
Northwestern Bank Wilkesboro, North Carolina	Atlanta
Standard Federal Savings and Loan Association Gaithersburg, Maryland	Atlanta
Manufacturers Hanover Trust Company New York, New York	Atlanta
Georgia Railroad Bank & Trust Company Augusta, Georgia	Augusta Martinez
Amity Bank Woodbridge, Connecticut	Columbus
American National Bank and Trust Company of Chattanooga Chattanooga	Atlanta
Baltimore Federal Financial, F.S.A. Baltimore, Maryland	Atlanta
Gibralter Savings Beverly Hills, California	Atlanta
Irving Savings and Loan Association Patterson, New Jersey	Atlanta
Marine Midland (Delaware), National Association Wilmington, Delaware	Atlanta
The First National Bank of Boston Boston, Massachusetts	Atlanta
Pickens County Bank Jasper, Georgia	Woodstock
Trust Company Bank Atlanta	Atlanta
Farmers Savings Bank Davis, California	Atlanta

REPRESENTATIVE OFFICES OF DOMESTIC BANKS (CONTINUED)

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Provident National Bank Philadelphia, Pennsylvania	Atlanta
First City Services Corporation Pensacola, Florida	Atlanta
Beneficial Georgia, Inc. Wilmington, Delaware	Various Georgia
First Illinois Corporation Evanston, Illinois	Various Various
Citicorp Acceptance Company, Inc. St. Louis, Missouri	Atlanta
Maryland National Bank Baltimore, Maryland	Marietta
First Federated Savings Bank West Palm Beach, Florida	Atlanta
Coast Savings and Loan Association Los Angeles, California	Atlanta
Savings Financial Corporation Lake Jackson, Texas	Atlanta
First American Savings Bank, FSB Greensboro, North Carolina	Atlanta
Albuquerque Federal Savings and Loan Association Albuquerque, New Mexico	Atlanta
BancPlus Savings Association Houston, Texas	Atlanta

REPRESENTATIVE OFFICES OF INTERNATIONAL BANKS

NAME AND ADDRESS OF PARENT	OFFICE LOCATION
Banco do Brasil, S.A. Rio de Janeiro, Brazil	Atlanta
The Bank of Tokyo, Ltd. Tokyo, Japan	Atlanta
The Industrial Bank of Japan, Limited Tokyo, Japan	Atlanta

REPRESENTATIVE OFFICES OF INTERNATIONAL BANKS (CONTINUED)

NAME AND ADDRESS OF PARENT	OFFICE LOCATION
The Fuji Bank, Limited Tokyo, Japan	Atlanta
The Sumitomo Bank, Limited Osaka, Japan	Atlanta
The Dai-Ichi Kangyo Bank, Ltd. Tokyo, Japan	Atlanta
The Mitsui Bank, Limited Tokyo, Japan	Atlanta
The Tokai Bank, Ltd. Nagoya, Japan	Atlanta

SUMMARY OF ACTIVITIES OF STATE CHARTERED CREDIT UNIONS

CHARTER APPLICATIONS APPROVED

NAME OF CREDIT UNION	LOCATION	APPROVED
Fashion Star Employees	Carrollton	01-03-85

APPLICATIONS FOR VOLUNTARY LIQUIDATIONS AND/OR MERGERS

NAME OF CREDIT UNION	LOCATION	ACTIVITY	APPROVED	COMPLETED
Lay Employees Savings and Loan	Chamblee	Merger	2-15-85	11-14-85
Champion Employees' Credit Association	Monroe	Merger	3-22-85	4-30-85
Oxford Employees'	Vidalia	Merger	3-22-85	4-30-85
C.C.B.E. Employees	Jonesboro	Merger	4-18-85	7-26-85
Attapulgus	Attapulgus	Merger	5-13-85	7-26-85
Gulf Oil Employees	Atlanta	Merger	7-31-85	10-01-85
Cox Communications Employee	Atlanta	Merger	8-08-85	10-01-85

SUMMARY OF ADDITIONS AND DELETIONS DURING 1985

IN OPERATION JANUARY 1, 1985	165
CREDIT UNIONS OPENING DURING YEAR	+1
CREDIT UNIONS DELETED BY MERGERS AND LIQUIDATIONS	-7
TOTAL ACTIVE CREDIT UNIONS IN OPERATION DECEMBER 31, 1985	159

RECEIVERSHIP LIQUIDATIONS

NAME OF CREDIT UNION	LOCATION	CLOSED	RECEIVER OR DEPUTY RECEIVER
Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union	Augusta	3-09-79	GCUDIC
Unpaid Claims			$18,719.88
Liquidation Expenses Payable			1,398.93
Estimated Value of Remaining Assets			12,681.60
Marion Manufacturing Credit Union	Atlanta	5-15-81	GCUDIC
Unpaid Claims			$ 6,935.08
Liquidation Fees Payable			938.82
Estimated Value of Remaining Assets			3,329.91
SAV Employees' Credit Union	Atlanta	9-23-76	GCUDIC
Unpaid Claims			$23,657.64
Liquidation Fees Payable			407.72
Estimated Value of Remaining Assets			1,888.06
DDI Employees' Credit Union	Dalton	7-29-80	GCUDIC
Unpaid Claims			$ 320.06
Estimated Value of Remaining Assets			6,277.31

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Albany	Dougherty	Albany Federal Employees	12-14-33	2,924
Albany	Dougherty	Keenan	12-29-36	759
Albany	Dougherty	Phoebe Putney Employees'	5-15-74	624
Americus	Sumter	Sumter County Teachers	4-04-36	211
Athens	Clarke	**AGH Employees'	10-28-75	
Athens	Clarke	Athens Division	3-07-29	2,126
Athens	Clarke	Dairy-Pak Athens	3-25-57	635
Athens	Clarke	Educators'	5-18-59	225
Atlanta	Fulton	A D Co. Employees	4-10-53	510
Atlanta	Fulton	Amarlite Employees	9-10-80	251
Atlanta	Fulton	American Freight System Employees	11-07-80	15,660
Atlanta	Fulton	AMILSCO	2-24-60	31
Atlanta	Fulton	Associated	1-23-56	17,876
Atlanta	Fulton	Atlanta City Employees	8-30-28	8,790
Atlanta	Fulton	Atlanta Coca-Cola Bottling Co. Employees'	5-04-73	6,918
Atlanta	Fulton	Atlanta Cooperative Credit Association	2-02-39	326
Atlanta	Fulton	Atlanta Postal	11-03-25	208,331
Atlanta	Fulton	Atlanta Railway Postal Clerks	3-15-28	12,389
Atlanta	Fulton	Atlanta Teachers	11-26-26	20,519
Atlanta	Fulton	Atlantic Steel	11-26-26	8,507
Atlanta	Cobb	Chevron Southern	11-23-33	1,834
Atlanta	Fulton	Delta Employees	3-08-40	344,604
Atlanta	Cobb	Employees Credit Union Swift and Company (Formerly Employes Credit Union Swift and Company, Atlanta, Georgia)	4-27-33	188
Atlanta	Cobb	The Federal Employees	3-31-30	88,463
Atlanta	Fulton	GPC Credit Association	6-10-74	2,437
Atlanta	DeKalb	GTA	10-01-75	4,333
Atlanta	DeKalb	Georgia Central	5-01-36	187,955
Atlanta	Fulton	Georgia Department of Human Resources	7-30-51	4,400
Atlanta	Fulton	Georgia Department of Public Safety	6-22-70	2,546
Atlanta	Fulton	Georgia DOT	11-19-51	10,840
Atlanta	Fulton	Georgia E.S.A.	1-05-40	2,531
Atlanta	Cobb	Georgia International	12-10-62	624
Atlanta	Fulton	Georgia State Department of Education	3-15-54	5,862
Atlanta	Fulton	Georgia Telco	12-06-43	280,864
Atlanta	Fulton	H M B Employees	1-11-73	1,776

* AMOUNTS IN THOUSANDS

** MERGER IN PROCESS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Atlanta	Fulton	Hospital Authority Employees	5-15-46	7,233
Atlanta	Fulton	IBEW Local 613	7-21-80	1,901
Atlanta	Fulton	Journal-Constitution Employees	4-30-28	6,375
Atlanta	Fulton	Mead Employees'	4-30-28	3,385
Atlanta	Fulton	Munford Employees	6-14-73	667
Atlanta	DeKalb	Mutual Savings	12-23-33	17,422
Atlanta	Fulton	Piedmont Hospital	3-29-74	1,008
Atlanta	DeKalb	Reliance	1-23-78	13,999
Atlanta	Fulton	Rich's Employees	3-04-38	16,394
Atlanta	Fulton	S. M. C. R. C.	1-10-39	272
Atlanta	Fulton	Sewell Employees	1-14-75	724
Atlanta	Fulton	Southern Freight Bureau Employees	11-19-35	371
Atlanta	Fulton	State Employees	11-14-61	18,290
Atlanta	Fulton	The Thrift	10-24-28	10,867
Atlanta	Fulton	United Family Employees	8-07-56	1,127
Atlanta	Fulton	USSAC	3-24-33	896
Atlanta	Fulton	Williams Bros. Employees' Savings and Credit Association	9-20-78	1,663
Augusta	Richmond	Health Center	1-16-76	3,520
Augusta	Richmond	King Mill Savings & Credit Association	6-20-57	2,975
Augusta	Richmond	Richmond County Health Department Employees	12-20-52	288
Bainbridge	Decatur	Amoco Fabrics Company Credit Association	1-31-75	802
Baldwin	Banks	Fieldale	10-10-80	1,573
Brunswick	Glynn	Glynn County Federal Employees	4-03-53	3,534
Buford	Gwinnett	Lovable	11-05-84	96
Calhoun	Gordon	Calhoun-Gordon County Educators'	1-14-75	341
Calhoun	Gordon	Crown Crafts, Inc. Employees	6-11-76	196
Carnesville	Franklin	Bulldog Trucking Employees	2-16-84	206
Carrollton	Carroll	Fashion Star	1-04-85	41
Cartersville	Bartow	Stratton Industries Credit Association	10-20-81	303
Chatsworth	Murray	Cumberland Credit Association	10-02-81	197
College Park	Fulton	Associated Grocers	6-29-32	815
Columbus	Muscogee	W. C. Bradley Employees' Credit Association	9-30-75	194
Columbus	Muscogee	"CPC"	2-15-73	26
Columbus	Muscogee	Columbus Coca-Cola Employees	10-06-48	84
Columbus	Muscogee	Columbus Health & Hospital	11-25-53	1,104
Columbus	Muscogee	Columbus Postal	1-07-27	11,933
Columbus	Muscogee	Columbus Regional Hospital	7-18-75	118
Columbus	Muscogee	Gas Light Employees	11-12-57	271
Columbus	Muscogee	Swift	2-26-65	946

* AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Columbus	Muscogee	Tom's Credit Association	11-03-81	836
Cordele	Crisp	Harris Employees	5-19-47	453
Cornelia	Habersham	Ethicon	1-30-79	1,711
Cornelia	Habersham	Statco	1-18-65	752
Cuthbert	Randolph	Day Company Inc., Employees	6-10-81	23
Dalton	Whitfield	N. G. E. M. C.	8-27-52	761
Dalton	Whitfield	Tappan Employees	5-06-80	105
Dalton	Whitfield	Whitfield County Postal Employees	3-02-51	523
Decatur	DeKalb	Decatur Postal Employees	10-30-51	2,970
Decatur	DeKalb	Decatur Teachers	11-16-55	354
Decatur	DeKalb	GAE Members	10-04-84	166
Decatur	DeKalb	Kraft Employees	5-29-34	5,384
Decatur	DeKalb	The Woodco	6-17-53	278
Doraville	DeKalb	F. D. & L. Employees	6-03-45	1,242
Doraville	Gwinnett	Gaylord Employees'	2-14-55	167
Douglas	Coffee	Coffee General Hospital Employees	3-03-72	134
Dry Branch	Bibb	Georgia Kaolin Employees	1-08-51	639
Dublin	Laurens	Dublin Federal Employees	1-16-51	1,529
East Point	Fulton	Colonial Employees (Formerly Colonial Stores Employees)	8-13-29	8,290
East Point	Fulton	East Point Municipal Employees	3-06-41	608
East Point	Fulton	Fulton Teachers	11-02-30	8,821
East Point	Fulton	Perry Communications	8-27-62	310
Fayetteville	Fayette	Christian Churches	4-28-80	271
Fitzgerald	Ben Hill	P. H. P. Credit Association	4-05-76	1,056
Forest Park	Clayton	Employees Savings & Credit Assn.	8-21-80	3,147
Forest Park	Clayton	Sexton Atlanta Employees	1-12-45	71
Fort McPherson	Fulton	Fort McPherson	7-23-48	6,921
Gainesville	Hall	HCH Employees'	10-15-74	524
Gordon	Wilkinson	White Gold (Formerly Freeport Kaolin Employees')	5-15-79	501
Griffin	Spalding	Launderers & Cleaners	3-09-72	2,367
Hapeville	Fulton	Hapeville Auto Employees	7-09-82	4,692
Hapeville	Fulton	Hapeville Employees'	3-29-79	724
Hazlehurst	Jeff Davis	H and S Employees Credit Association	8-02-72	164
Hazlehurst	Jeff Davis	Patchogue-Plymouth Employees Credit Association	8-15-68	2,433
Helen	White	Orbit Savings & Credit Association	9-27-77	233
Jackson	Butts	OGEMC Employees	9-09-53	400

* AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Jonesboro	Clayton	Tara (Formerly Clayton Cities & County Employees)	1-05-71	5,343
LaFayette	Walker	Roper LaFayette Employees'	3-29-74	320
Macon	Bibb	City Employees	2-28-51	418
Macon	Bibb	Federal Employees	2-01-26	3,432
Macon	Bibb	Georgia Kraft Employees	1-31-49	5,040
Macon	Bibb	Macon Firemen's	4-18-42	355
Macon	Bibb	Macon Oil Processors	3-12-46	1,286
Macon	Bibb	Macon Police	10-02-50	456
Macon	Bibb	Macon Water Works	7-11-50	179
Macon	Bibb	Medical Center of Central Georgia	12-01-71	2,174
Macon	Bibb	Smith and Sons Employees	6-07-73	272
Marietta	Cobb	C-MAR	10-29-64	7,132
Marietta	Cobb	Kennestone Regional	6-10-81	2,761
McIntyre	Wilkinson	Engelhard Employees	3-04-80	235
Milledgeville	Baldwin	Baldwin County Hospital Employees	1-06-58	631
Milledgeville	Baldwin	Central State Hospital	8-28-52	6,742
Montezuma	Macon	Southern Frozen Foods Employees	11-22-72	377
Moultrie	Colquitt	Employees Credit Union, C/O New Sipco, Inc.	4-24-33	119
Moultrie	Colquitt	Moultrie Container Employees	3-01-83	172
Nashville	Berrien	Nashville Mills Employees Association	11-21-72	1,967
Norcross	Gwinnett	Genuine Parts	1-25-37	1,373
Norcross	Gwinnett	Rock-Tenn Company Employees	7-30-74	1,137
Pine Mountain	Harris	Callaway Gardens	7-26-77	408
Ringgold	Catoosa	Salem Carpet Mills	7-06-73	984
Rome	Floyd	Floyd County Postal Employees	4-17-26	789
Rome	Floyd	Northwest Georgia	11-25-81	7,247
Rome	Floyd	Rome Kraft Employees	3-31-55	6,713
Savannah	Chatham	Family Lines Credit Union of Savannah	12-29-28	4,593
Savannah	Chatham	G. P. A.	11-17-52	2,312
Savannah	Chatham	Health Employees Chatham County	8-01-55	1,219
Savannah	Chatham	Savannah Electric and Power Employees	4-11-39	2,072
Savananh	Chatham	Savannah Federal	6-10-31	2,375
Savannah	Chatham	Savannah J-Mers	9-18-64	458
Savannah	Chatham	Savannah Postal	6-23-52	3,748
Savannah	Chatham	Savannah Regional Hospital	4-17-72	448
Savannah	Chatham	Southern States Employees	12-03-70	123
Savannah	Chatham	Workmen's Circle	2-06-50	4,511
Sea Island	Glynn	Sea Island Employees	5-27-80	5,031

* AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Statesboro	Bulloch	Central Ogeechee River Educators (CORE)	6-21-74	2,191
Tallapoosa	Haralson	Dixisteel	4-13-62	633
Thomasville	Thomas	Davis Employees Credit Association	10-13-70	360
Thomasville	Thomas	Flowers Employees Credit League	11-17-71	8,468
Toccoa	Stephens	North Georgia	3-29-82	3,992
Toccoa	Stephens	Wright Manufacturing Employees	11-18-63	2,000
Valdosta	Lowndes	South Georgia Area Public Employees	7-19-82	719
Valdosta	Lowndes	Valdosta Educators	11-28-72	1,067
Valdosta	Lowndes	Valdosta Onized	7-30-54	8,941
Warner Robins	Houston	Warner Robins Employees	10-09-69	770
Wrens	Jefferson	Georgia-Tennessee Mining and Chemical Employees	3-31-70	31

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING & FINANCE
STATE OF GEORGIA
ABSTRACT REPORT OF CONDITION OF STATE CREDIT UNIONS IN GEORGIA
AS OF DECEMBER 31, 1985
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1984
(Amounts in Thousands)

	DEC. 31, 1985	% TOTAL ASSETS	DEC. 31 1984	% TOTAL ASSETS	AMOUNT + OR -	% + OR -
NO. OF CREDIT UNIONS	159		165			
NO. OF PRIMARY MEMBERS	419,923		402,645			
ASSETS						
Cash & Demand Deposits	$ 22,883	1.5%	$ 25,333	2.0%	$ (2,450)	-9.7%
U.S. Govt. Obligations	296,731	19.1%	181,514	14.5%	115,217	63.5%
Corporate Credit Unions	215,478	13.9%	165,558	13.2%	49,920	30.2%
Other Investments	241,149	15.5%	191,115	15.3%	50,034	26.2%
Net Loans	752,266	48.4%	670,438	53.5%	81,828	12.2%
Fixed Assets	7,636	.5%	5,844	.5%	1,792	30.7%
Other Assets	16,569	1.1%	12,201	1.0%	4,368	35.8%
TOTAL ASSETS	$1,552,712	100.0%	$1,252,003	100.0%	$300,709	24.0%
LIABILITIES						
Share Drafts (Demand Deposits)	$ 67,937	4.4%	$ 50,030	4.0%	$ 17,907	35.8%
All Other Deposits	1,360,267	87.6%	1,083,011	86.5%	277,256	25.6%
Div./Int. Payable	7,568	.5%	6,676	.5%	892	13.4%
Notes Payable	23,437	1.5%	40,740	3.3%	(17,303)	-42.5%
Accounts Payable and Other Liabilities	2,439	.1%	2,414	.2%	25	1.0%
TOTAL LIABILITIES	$1,461,648	94.1%	$1,182,871	94.5%	$278,777	23.6%
EQUITY CAPITAL						
Member Shares	$ 4,818	.3%	$ 1,981	.2%	$ 2,837	143.2%
Reserves	48,182	3.1%	38,771	3.1%	9,411	24.3%
Undivided Earnings	38,064	2.5%	28,380	2.3%	9,684	34.1%
TOTAL EQUITY CAPITAL	91,064	5.9%	69,132	5.5%	21,932	31.7%
TOTAL LIABILITIES AND EQUITY CAPITAL	$1,552,712	100.0%	$1,252,003	100.0%	$300,709	24.0%

DEPARTMENT OF BANKING & FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSE
OF
STATE CREDIT UNIONS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1985 AND DECEMBER 31, 1984
(Amounts in Thousands)

	DEC. 31 1985	% TOTAL INCOME	DEC. 31 1984	% TOTAL INCOME	AMOUNT + OR -	% + OR -
OPERATING INCOME						
Interest on Loans	$ 95,381	59.6%	$ 83,389	58.9%	$ 11,992	14.4%
Income from Investments	60,333	37.7%	55,354	39.1%	4,979	9.0%
Other Income	4,241	2.7%	2,751	1.9%	1,490	54.2%
TOTAL OPERATING INCOME	$ 159,955	100.0%	$ 141,494	100.0%	$ 18,461	13.0%
OPERATING EXPENSES						
Empl. Comp. & Benefits	$ 13,448	8.4%	$ 11,833	8.4%	$ 1,615	13.6%
Office Expenses	6,142	3.8%	5,110	3.6%	1,032	20.2%
Interest on Borrowed Money	17	.0%	3,661	2.6%	(3,644)	-99.5%
Other Expenses	9,251	5.8%	8,162	5.8%	1,089	13.3%
TOTAL OPERATING EXPENSES	$ 28,858	18.0%	$ 28,766	20.3%	$ 92	.3%
INCOME BEFORE RESERVE TRANSFERS & SECURITIES GAINS/ LOSSES	$ 131,097	82.0%	$ 112,728	79.7%	$ 18,369	16.3%
Net Reserve Transfer	9,022	5.6%	6,282	4.4%	2,740	43.6%
INCOME BEFORE SECURITIES GAINS/LOSSES	$ 122,075	76.3%	$ 106,446	75.2%	$ 15,629	14.7%
Securities Gains/ Losses, Net	1,338	.8%	40	.0%	1,298	3245.0%
NET INCOME AVAILABLE FOR DIVIDENDS	$ 123,413	77.2%	$ 106,486	75.3%	$ 16,927	15.9%
Dividends/Interest on Shares & Deposits	111,220	69.5%	97,097	68.6%	14,123	14.5%
NET INCOME RETAINED	$ 12,193	7.6%	$ 9,389	6.6%	$ 2,804	29.9%

LIST OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

CITY	COUNTY	NAME OF SAVINGS & LOAN	CHARTER DATE	BEGIN BUSINESS	TOTAL ASSETS*
Canton	Cherokee	North Georgia Savings and Loan Association, Inc.	3-29-79	5-31-79	43,999
Conyers	Rockdale	Heritage Trust (Formerly Rockdale Savings and Loan Association)	8-14-81	9-27-83	16,644
Duluth	Gwinnett	Investors Trust Savings and Loan Association	1-17-84	5-03-84	33,952
Hiawassee	Towns	Mountain Savings & Loan	11-08-83	12-08-84	4,131
Marietta	Cobb	Cobb Savings and Loan Association	1-13-81	11-01-82	38,722
Toccoa	Stephens	1st Franklin Savings & Loan Association	3-15-84	7-23-84	6,609

LIST OF STATE-CHARTERED SAVINGS BANKS

Sandy Springs	Fulton	Metro Savings Bank (Formerly Metro Savings and Loan Association)	1-19-84	6-01-84	35,534
Winterville	Clarke	Southern Heritage Savings Bank (Formerly Southern Heritage Savings & Loan)	4-02-85	10-25-85	4,587

* AMOUNTS IN THOUSANDS

SUMMARY OF ACTIVITIES OF STATE SAVINGS AND LOAN ASSOCIATIONS

METRO SAVINGS AND LOAN ASSOCIATION
Atlanta, GA

Amendment of Articles of Incorporation, Approved May 16, 1985

(1) Changed name from Metro Savings and Loan Association to Metro Savings Bank.

(2) Changed the status of the Corporation from a State Savings and Loan Association to a State Savings Bank.

SENTRY SAVINGS & LOAN
Atlanta, GA

Issued a Permit to Begin Business April 24, 1985.

Amendment of Articles of Incorporation, Approved October 4, 1985

(1) Changed name from Sentry Savings & Loan to Sentry Bank and Trust Company.

(2) Changed the status of the Corporation from a State Savings and Loan Association to a State Bank.

(3) Acquired full trust powers.

(4) Changed the registered office from Atlanta to Roswell.

ROCKDALE SAVINGS AND LOAN ASSOCIATION
Conyers, GA

Amendment of Articles of Incorporation, Approved April 30, 1985.

(1) Changed name from Rockdale Savings and Loan Association to Heritage Trust.

(2) Acquired full trust powers.

GEORGIA FIRST SAVINGS AND LOAN ASSOCIATION
Gainesville, GA

Issued a Permit to Begin Business March 25, 1985.

Amendment of Articles of Incorporation, Approved December 5, 1985.

(1) Changed name from Georgia First Savings and Loan Association to Georgia First Bank.

(2) Changed the status of the Corporation from a State Savings and Loan Association to a State Bank.

FIRST COLUMBIA SAVINGS AND LOAN ASSOCIATION
Martinez, GA

Amendment of Articles of Incorporation, Approved June 28, 1985.

(1) Changed name from First Columbia Savings and Loan Association to First Columbia Bank.

(2) Changed the status of the Corporation from a State Savings and Loan Association to a State Bank.

SOUTHERN HERITAGE SAVINGS & LOAN
Winterville, GA

Articles of Incorporation, Approved January 15, 1985.

Amendment of Articles of Incorporation, Approved October 24, 1985.

(1) Changed name from Southern Heritage Savings & Loan to Southern Heritage Savings Bank.

(2) Change the status of the Corporation from a State Savings and Loan Association to a State Savings Bank.

Issued a Permit to Begin Business October 24, 1985.

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE SAVINGS AND LOAN ASSOCIATIONS
AS OF DECEMBER 31, 1984
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1984

	*Dec. 31, 1985 6 Associations	*Dec. 31, 1984 8 Associations
ASSETS		
Cash and due from Depository Institutions	$ 12,709	$ 19,801
Securities	10,843	8,512
Federal Funds Sold and Securities Purchased Under Agreements to Resell	16,530	15,576
Gross Loans and Lease Financing Receivables	96,665	71,032
Reserve for Loan Losses and Lease Losses	(713)	(180)
Unearned Income	(870)	(804)
Net Loans and Lease Financing Receivables	95,082	70,048
Savings & Loan Premises, Furniture and Fixtures	5,177	4,154
Other Real Estate Owned	630	6
Other Assets	3,086	2,443
TOTAL ASSETS	$144,057	$120,540
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 13,873	$ 9,031
Time and Savings Deposits of IPC - Domestic	93,338	82,656
Deposits of U. S. Government	43	30
Deposits of SCM	14,829	6,890
All Other Deposits	619	10
Certified and Officers' Checks	3,614	2,926
Total Deposits	$126,316	$101,543
Other Liabilities	4,789	2,584
TOTAL LIABILITIES	$131,105	$104,127
EQUITY CAPITAL		
Common Stock	$ 4,950	$ 6,581
Surplus	8,279	9,229
Undivided Profits and Capital Reserves	(277)	603
TOTAL EQUITY CAPITAL	$ 12,952	$ 16,413
TOTAL LIABILITIES AND EQUITY CAPITAL	$144,057	$120,540

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES OF
STATE SAVINGS AND LOAN ASSOCIATIONS IN GEORGIA
FOR CALENDAR YEARS ENDING DECEMBER 31, 1985 AND DECEMBER 31, 1984

	*Dec. 31, 1985 6 Associations	*Dec. 31, 1984 8 Associations
INTEREST INCOME		
Interest and Fees on Loans	$11,863	$ 7,009
Income From Lease Financing	43	0
Interest on Balances with Depository Institutions	197	423
Income on Federal Funds Sold and Securities Purchased Under Agreement to Resell	1,011	1,160
Interest and Dividends From Securities	936	585
TOTAL INTEREST INCOME	$14,050	$ 9,177
INTEREST EXPENSE		
Interest on Deposits	$ 8,178	$ 5,033
Expense of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	97	61
Interest on Other Borrowed Money	173	6
Interest on Subordinated Notes and Debentures	0	0
TOTAL INTEREST EXPENSE	$ 8,448	$ 5,100
NET INTEREST INCOME	5,602	4,077
TOTAL NONINTEREST INCOME	2,205	1,226
OVERHEAD EXPENSE		
Salaries and Employee Benefits	3,591	2,542
Net Occupancy Expense of Savings & Loan Premises, Furniture and Equipment Expenses	1,000	781
Other Noninterest Expenses	2,786	1,822
TOTAL OVERHEAD EXPENSES	$ 7,377	$ 5,145
PROVISION FOR LOAN LOSSES	627	142
SECURITIES GAINS OR LOSSES	0	6
NET OPERATING INCOME BEFORE TAXES	(197)	22
APPLICABLE INCOME TAXES	132	7
NET OPERATING INCOME AFTER TAXES	(329)	15
EXTRAORDINARY INCOME OR EXPENSES, NET	0	0
NET INCOME	$ (329)	$ 15

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE SAVINGS BANKS
AS OF DECEMBER 31, 1985*

	December 31, 1985** 2 Savings Banks
ASSETS	
Cash and Due from Depository Institutions	$ 6,177
Securities	3,544
Federal Funds Sold and Securities Purchased Under Agreements to Resell	1,660
Gross Loans and Lease Financing Receivables	27,441
Reserve for Loan Losses and Lease Losses	(253)
Unearned Income	(16)
Net Loans and Lease Financing Receivables	27,172
Savings & Loan Premises, Furniture and Fixtures	1,087
Other Real Estate Owned	0
Other Assets	481
TOTAL ASSETS	$40,121
LIABILITIES	
Demand Deposits of IPC - Domestic	$ 894
Time and Savings Deposits of IPC - Domestic	32,536
Deposits of U. S. Government	0
Deposits of SCM	373
All Other Deposits	100
Certified and Officers' Checks	46
Total Deposits	$33,949
Other Liabilities	2,007
TOTAL LIABILITIES	$35,956
EQUITY CAPITAL	
Common Stock	$ 2,180
Surplus	2,297
Undivided Profits and Capital Reserves	(312)
TOTAL EQUITY CAPITAL	$ 4,165
TOTAL LIABILITIES AND EQUITY CAPITAL	$40,121

* THERE WERE NO STATE SAVINGS BANKS CHARTERED AS OF DECEMBER 31, 1984

** AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
STATEMENT OF EARNINGS AND EXPENSES OF STATE CHARTERED
SAVINGS BANKS FOR
THE PERIOD ENDING DECEMBER 31, 1985*

	TOTAL ASSETS**
INTEREST INCOME	
Interest and Fees on Loans	$2,058
Income From Lease Financing	0
Interest on Balances with Depository Institutions	842
Income on Federal Funds Sold and Securities Purchased Under Agreement To Resell	147
Interest and Dividends From Securities	69
TOTAL INTEREST INCOME	$3,116
INTEREST EXPENSE	
Interest on Deposits	$2,138
Expense of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	0
Interest on Other Borrowed Money	3
Interest on Subordinated Notes and Debentures	0
TOTAL INTEREST EXPENSE	$2,141
NET INTEREST INCOME	975
TOTAL NONINTEREST INCOME	39
OVERHEAD EXPENSE	
Salaries and Employee Benefits	465
Net Occupancy Expense of Savings & Loan Premises, Furniture and Equipment Expense	225
Other Noninterest Expenses	299
TOTAL OVERHEAD EXPENSES	989
PROVISION FOR LOAN LOSSES	260
SECURITIES GAINS OR LOSSES	0
NET OPERATING INCOME BEFORE TAXES	(235)
APPLICABLE INCOME TAXES	0
NET OPERATING INCOME AFTER TAXES	(235)
EXTRAORDINARY INCOME OR EXPENSES, NET	0
NET INCOME	$ (235)

* THERE WERE NO STATE SAVINGS BANKS CHARTERED AS OF DECMBER 31, 1984

** AMOUNTS IN THOUSANDS

REGISTERED SAVINGS & LOAN HOLDING COMPANIES
AND THEIR SUBSIDIARY SAVINGS & LOANS
December 31, 1985

HOLDING COMPANIES AND SUBSIDIARY SAVINGS & LOANS	APPROVED OR REGISTERED
FIRST LIBERTY FINANCIAL CORPORATION, Atlanta	7-16-85
Liberty Federal Savings and Loan Association, Macon	7-16-85
HOMEBANC FINANCIAL SERVICES, INC., Atlanta	* 5-21-84
Home Federal Savings and Loan Association of Atlanta, Atlanta	* 5-21-84
BANKERS FIRST CORPORATION, Augusta	4-17-84
Bankers First Federal Savings and Loan Association Augusta	4-17-84
NORTH GEORGIA BANCSHARES, INC., Canton	2-10-82
North Georgia Savings and Loan Association, Canton	2-10-82
INVESTORS TRUST FINANCIAL CORPORATION, Duluth	1-09-84
Investors Trust Savings and Loan Association, Duluth	1-09-84
CSL FINANCIAL CORPORATION, Marietta	3-24-82
Cobb Savings and Loan Association, Marietta	3-24-82
HABERSHAM FINANCIAL CORPORATION, Peachtree City	6-13-84
Habersham Federal Savings Bank, Cornelia	6-13-84
1st FRANKLIN CORPORATION, Toccoa	3-12-84
1st Franklin Savings & Loan Association, Toccoa	3-12-84

* ABANDONED

FIRMS AUTHORIZED TO SELL CHECKS
UNDER THE GEORGIA SALE OF CHECKS ACT

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

All State and National Banks, State and Federal Savings and Loan Associations, Federal Savings Banks, State and Federal Credit Unions maintaining their principal place of business in Georgia. A listing of State and National Banks, State Savings and Loan Associations and State Credit Unions is included herein. A listing of Federal Savings and Loan Associations, Federal Savings Banks, and Federal Credit Unions may be obtained from the appropriate Federal regulatory agency; i.e., Federal Home Loan Bank of Atlanta, National Credit Union Administration.

NAME	LOCATION	TOTAL NO. OF GEORGIA AGENTS
American Express Travel Related Services Company, Inc.	New York, NY	913
Associates Financial Express, Inc. (Discontinued sales as of 12-31-85)	Dallas, TX	0
Atlanta Cash It Here, Inc.	Atlanta, GA	1
BA Cheque Corporation & BankAmerican Corporation	San Francisco, CA	295
Barclays Bank PLC	New York, NY	81
The Chase Manhattan Corporation	New York, NY	201
The Circle K Corporation	Phoenix, AZ	15
Citicorp & Citicorp Service, Inc.	Chicago, IL	281
Deak-Perera Georgia, Inc.	Atlanta, GA	0
First Security Money Orders, Inc.	Beaufort, SC	8
Munford, Inc.	Atlanta, GA	207
National Money Orders, Inc.	Houston, TX	26
Republic Money Orders, Inc.	Dallas, TX	488
Societe Francaise du Cheque de Voyage	New York, NY	18
Thomas Cook, Inc.	Princeton, NJ	91
Travelers Express Company, Inc.	Minneapolis, MN	1,493
Travellers Cheque Associates Ltd.	New York, NY	54

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES

	12-31-85	12-31-84
ASSETS		
Cash in Bank	$ 19,159	$ 14,599
Investments - Certificates of Deposits, etc.	6,688,389	6,084,792
Due from Members	17,726	36,441
Due from Credit Unions in Liquidation	6,773	6,897
Fixed Assets	20,045	20,668
Other Assets	83,322	12,285
TOTAL ASSETS	$6,835,414	$6,175,682
LIABILITIES, RESERVES, CAPITAL		
Miscellaneous Accounts Payable	$ 11,936	$ 9,100
Reserve Against Insurance Liabilities	4,280,066	3,431,677
Capital - Members' Paid-in Fees	2,543,412	2,734,905
TOTAL LIABILITIES, RESERVES, CAPITAL	$6,835,414	$6,175,682